



**An Institute for Civil Services**

**PRELIMS 2025**

**GOVERNANCE  
& SCHEME**

**PRACTICE TEST - 10**

**Government Policies *and*  
Interventions**

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Integrated Test Series 2025

Question Booklet: PTS-5240

## GENERAL STUDIES

# GOVERNANCE & SCHEMES

*Time Allowed: One Hour*

*Maximum Marks: 100*

### INSTRUCTIONS

1. IMMEDIATELY AFTER THE COMMENCEMENT OF THE EXAMINATION, YOU SHOULD CHECK THAT THIS TEST BOOKLET DOES NOT HAVE ANY UNPRINTED OR TORN OR MISSING PAGES OR ITEMS, ETC. IF SO, GET IT REPLACED BY A COMPLETE TEST BOOKLET.
2. **Please note that it is the candidate's responsibility to encode and fill in the Roll Number carefully without any omission or discrepancy at the appropriate places in the OMR Answer Sheet. Any omission/discrepancy will render the Answer Sheet liable for rejection.**
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9. Sheets for rough work are appended in the Test Booklet at the end.
10. **Penalty for wrong answers:**

THERE WILL BE PENALTY FOR WRONG ANSWERS MARKED BY A CANDIDATE IN THE OBJECTIVE TYPE QUESTION PAPERS.

  - (i) There are four alternatives for the answer to every question. For each question for which a wrong answer has been given by the candidate, **one-third** of the marks assigned to that question will be deducted as penalty.
  - (ii) If a candidate gives more than one answer, it will be treated as a **wrong answer** even if one of the given answers happens to be correct and there will be same penalty as above to that question.
  - (iii) If a question is left blank, i.e., no answer is given by the candidate, there will be **no** penalty for that question.

1. Consider the following statements regarding Bharatkosh initiative:

1. It is the initiative of Controller General of Accounts to provide one stop services to deposit any fees/fine/other money into the Government Account.
2. It aims to provide 24X7 year-round electronic services to deposit the money into Government Account using internet-based payment technologies to the users.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

2. Consider the following statement regarding Women's Reservation Bill:

1. It provides 1/3rd reservation for women in Lok Sabha, State Legislative Assemblies but not the Legislative Assembly of the National Capital Territory of Delhi.
2. It provides that seats reserved for women will be rotated after each delimitation, as determined by a law made by Parliament.
3. The reservation will be effective after the census conducted after the commencement of this Bill has been published.

How many of the statements given above is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

3. Consider the following statements regarding National Judicial Data Grid (NJDG):

1. It is a database of orders, judgments and case details of District Courts, Subordinate Courts and High Courts.
2. Case data is available for both civil and criminal cases with the ability to perform drill-down analysis based on the age of the case as well as the State and District.
3. It provides an Open Application Programming Interface (API) to the Central & State Government to allow easy access to its data.

Which of the statements given above is/are correct?

- (a) 1 and 3 only
- (b) 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

4. Which of the following are eligible for Digital Health Incentive Scheme?

1. All Health facilities like Clinics, Nursing Homes & Hospitals
2. Laboratory/Radiology diagnostics Centers and Pharmacies
3. Entities providing ABDM enabled Digital Solution Companies

Select the correct answer using the codes given below:

- (a) 1 and 3 only
- (b) 1 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

5. Consider the following initiatives:

1. Ayushman - Apke Dwar 3.0
2. Ayushman Melas
3. Ayushman Sabha
4. Ayushman Gram Panchayat
5. Ayushman Urban Wards

How many of the above initiatives are envisaged under Ayushman Bhav Programme?

- (a) Only two
- (b) Only three
- (c) Only four
- (d) All five

6. Consider the following statements regarding the Employment Linked Incentive (ELI) Scheme:

1. The ELI scheme provides incentives to employees only in the form of direct salary transfers for the first month of employment.
2. The scheme is designed to support job creation across all sectors by reducing the employer's burden of EPFO contributions for newly hired employees.

3. The ELI scheme is a sector-specific initiative similar to the Production Linked Incentive (PLI) scheme, focusing only on manufacturing industries.

Which of the statements given above is/are correct?

- (a) 1 only  
(b) 2 only  
(c) 1 and 3 only  
(d) 2 and 3 only

7. Consider the following statements regarding the Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PMJUGA):

1. The PMJUGA is a centrally sponsored scheme aimed at improving the socio-economic condition of tribal families in tribal-majority villages.
2. The scheme aims to provide pucca houses, tapped water, and electricity supply to all eligible households under the PMAY and Jal Jeevan Mission.
3. It focuses solely on developing physical infrastructure like roads and houses, with no specific provisions for education or health.

Which of the statements given above is/are correct?

- (a) 1 and 2 only  
(b) 1 and 3 only  
(c) 2 and 3 only  
(d) 1, 2, and 3

8. Consider the following statements regarding the Smart cities mission:

1. The mission clearly defines smart cities on 102 parameters.
2. The majority of core areas of municipal corporations were selected for development.
3. It is aligned with the 74<sup>th</sup> constitutional amendment act.
4. The Smart Cities Mission is solely focused on the development of physical infrastructure.

Select the correct answer from the code given below:

- (a) 1 and 2 only  
(b) 2 and 3 only

- (c) 1, 3 and 4 only  
(d) None

9. The Kudumshree Mission is primarily aimed towards:

- (a) Women Empowerment  
(b) Welfare of manual scavengers  
(c) Education of children  
(d) None of the above

10. Consider the following statements regarding AMRUT scheme:

1. It was launched to ensure that every household in India has access to a tap with assured supply of water and a sewerage connection.
2. Pey Jal Survekshan is a component of the scheme.
3. The scheme was designed with a holistic approach, with significant participation from the cities and elected city governments.

How many of the statements given above is/are correct?

- (a) Only one  
(b) Only two  
(c) All three  
(d) None

11. Consider the following statements regarding the Agnipath scheme:

1. All recruits will be hired only for a four year period.
2. The scheme is for both male and female aspirants of age group 17.5 to 21 years.
3. The scheme follows the state wise quota in recruitment.

How many of the statements given above is/are correct?

- (a) Only one  
(b) Only two  
(c) All three  
(d) None

12. Consider the following statements about the Members of Parliament Local Area Development Scheme (MPLADS):

1. Funds from local bodies can be pooled with MPLADS works.
2. The MPLADS fund can be used for any project regardless of its necessity or alignment with the development plans of the constituency.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**13.** Consider the following statements about the eSakshya app:

1. It is designed to help police record crime scenes and upload evidence directly to a cloud-based platform.
2. The app requires police officers to upload a selfie after completing the recording procedure.
3. It is mandated by the Bharatiya Nagarik Suraksha Sanhita for all criminal cases, regardless of the severity of the offense.

Which of the statements given above is/are correct?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 only
- (d) 1, 2 and 3

**14.** Consider the following statements about The Pradhan Mantri Awas Yojana (PMAY):

1. It is a centrally sponsored scheme that aims to provide housing for all in urban areas only.
2. The Credit Linked Subsidy Scheme (CLSS) under PMAY provides interest subsidy on home loans for economically weaker sections and low-income groups.
3. The concept of "affordable housing" under PMAY is uniform across all states and union territories of India.

How many of the given statements is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

**15.** Consider the following statements regarding the Digital Bharat Nidhi:

1. It is funded by a 5% tax on telecom operators' adjusted gross revenue (AGR).
2. It would replace the erstwhile Universal Service Obligation Fund.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**16.** Consider the following statements regarding the new labour codes:

1. The Code of Wages Act, 2019 aims to universalize the provisions of minimum wages and ensure timely payment of wages to all employees irrespective of the sector and wage ceiling.
2. The Industrial Relations Code Bill, 2020 requires a 30-day notice period before a legal strike can be initiated by workers in any industrial establishment.
3. The Social Security Code, 2020 proposes a National Social Security Board for unorganized workers, gig workers, and platform workers.

How many of the statements given above is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

**17.** Regarding Deendayal Disabled Rehabilitation Scheme, consider the following statements:

1. It is fully-funded by the central government.
2. It provides financial assistance to voluntary organizations working for the education of persons with disabilities.
3. It covers all types of disabilities under Rights of Persons with Disabilities Act 2016.

Which of the statements given above are correct?

- (a) 1, 2 and 3
- (b) 1 and 3 only

- (c) 2 only  
(d) 1 and 2 only

**18.** With reference to the Pradhan Mantri Matritva Vandana Yojana (PMMVY), which of the following statements is/are correct?

1. It is available to all Pregnant Women & Lactating Mothers.
2. It is a central sector scheme.
3. The scheme applies to mothers above the age of 19 years and for the first two live births.

Select the correct option from the code given below:

- (a) 1 only  
(b) 2 and 3 only  
(c) 1, 2 and 3  
(d) 3 only

**19.** Regarding the Model Skill Loan Scheme, consider the following statements:

1. Micro Finance Institutions and NBFCs are eligible to extend loans backed by guarantee against default up to 75% of the loan disbursed.
2. The minimum ticket size of individual loans eligible for credit guarantee cover is 7.50 lakhs.

Which of the statements given above is/are correct?

- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2

**20.** With respect to Pradhan Mantri Sarvodaya Yojana, consider the following statements:

1. Under the scheme, surplus power generated from rooftop solar plants can be sold in monetary value.
2. The consumer can receive monetary benefits for the surplus exported power.
3. The annual income of applicants eligible for benefits under the scheme should not exceed Rs 3 Lakh annually.
4. Government employees cannot apply for the scheme.

How many of the statements given above are correct?

- (a) Only one  
(b) Only two  
(c) Only three  
(d) All four

**21.** Which of the following statements is the objective of the PM KUSUM scheme:

- (a) To set up offshore wind energy farms
- (b) To set up infrastructure for the construction of biofuels.
- (c) To set up solar pumps and grid-connected solar power plants
- (d) To set up solar trees in urban areas to generate electricity.

**22.** With reference to the Protection of Children from Sexual Offences (POCSO) Act consider the following statements:

1. The act obligates the media to hide the name of the victim until permitted by the special court.
2. The act makes differences between a female and male child victim and provides separate provisions for both.

Select the correct statements using the codes given below:

- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2

**23.** With respect to PMAY-U 2.0, consider the following statements:

1. EWS households eligible are families with an annual income up to Rs. 3 lakh.
2. Credit Risk Guarantee Fund Trust (CRGFT) limit has been increased to Rs. 3,000 crore.
3. Credit Risk Guarantee Fund Scheme is being restructured and modified guidelines will be issued by Ministry of Housing & Urban Affairs (MoHUA).

How many of the statements given above are correct?

- (a) Only one  
(b) Only two

- (c) All three  
(d) None

24. With reference to the Surrogacy Act, consider the following statements:

1. Single men are not allowed to resort to surrogacy under the Act.
2. Only a close relative of the couple can be a surrogate mother.

Which of the statements given above is/are correct?

- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2

25. Consider the following regarding “Jiyo Parsi portal”, seen in news recently:

1. The Portal will help to provide financial assistance online through Direct Benefit Transfer (DBT).
2. It is a Central Sector Scheme implemented by the Ministry of Minority Affairs.
3. Financial assistance will be provided to the Parsi Couples for medical treatment under standard medical protocol.

How many of the statements given above are correct?

- (a) Only one  
(b) Only two  
(c) All three  
(d) None

26. With reference to the Vigyan Yuva-Shanti Swarup Bhatnagar (VY-SSB) awards, consider the following statements:

1. It has replaced the Shanti Swarup Bhatnagar (SSB) award.
2. It is given to scientists up to the age of 45 years.
3. It is the highest honor given by the Government of India to recognize lifetime contributions in science and technology.

How many of the statements given above is/are *incorrect*?

- (a) Only one  
(b) Only two

- (c) All three  
(d) None

27. With respect to the Bharat Startup Knowledge Access Registry (BHASKAR), consider the following statements:

1. A BHASKAR ID will be provided to each participant of the startup ecosystem.
2. It aspires to empower start-ups with new entrepreneurship ideas.

Which of the statements given above is/are correct?

- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2

28. With reference to Swachhata Hi Seva 2024, consider the following statements:

1. The Campaign encourages Jan Bhagidari and recognizes the essential role of Safai Mitras.
2. Nodal officers have been appointed at both the Ministry and field levels to coordinate and monitor the Campaign.

Which of the statements given above is/are correct?

- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2

29. Consider the following statements:

1. The PM-AASHA scheme will procure pulses, oilseeds, and copra from farmers but not at MSP.
2. The price stabilization fund is one of the components of the scheme.

Which of the statements given above is/are *incorrect*?

- (a) 1 only  
(b) 2 only  
(c) Both 1 and 2  
(d) Neither 1 nor 2

30. With reference to “One Nation, One Election” consider the following statements:



1. It refers to the idea of holding simultaneous polls for State Assemblies and the Lok Sabha instead of separate and continuous elections.
2. It will help in increasing accountability of the government.
3. Simultaneous elections would require amending Article 83 of the Indian Constitution.

How many of the statements given above is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

- 31.** With respect to PM Janjatiya Unnat Gram Abhiyan (PM-JUGA), consider the following statements:

1. The Ministry of Tribal Affairs will serve as the nodal agency.
2. Tribal households and villages covered under the Abhiyan will be mapped on the PM GatiShakti Portal.
3. It is a central sector scheme.

How many of the statements given above is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

- 32.** Consider the following statements regarding PM Poshan scheme:

1. It is a centrally sponsored scheme under which dry ration is served to students studying in Balvatika and classes I to VIII.
2. It is applicable only in government schools.
3. Social Audit of the scheme is made mandatory in all the districts.
4. Setting up of Tithi Bhojan and Nutritional gardens are among its one of the objectives.

How many of the above statements is/are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

- 33.** Regarding Faster Adoption and Manufacturing of (Hybrid and) Electric Vehicle (FAME) scheme, consider the following statements:

1. FAME 3.0 will replace the temporary Electric Mobility Promotion Scheme (EMPS) 2024.
2. The Ministry of Heavy Industries (MHI) formulated the FAME scheme in 2019 to promote the adoption of electric or hybrid vehicles in India.
3. Under FAME 2.0, GST on EVs has been reduced from 12% to 5%.

How many of the statements given above is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

- 34.** With respect to the Andaman and Nicobar Islands Integrated Development Corporation (ANIIDCO), consider the following statements:

1. It was incorporated under the Companies Act 2013.
2. The major objective of its formation was to include the trading of petroleum products.
3. It is a quasi-government agency.

How many of the statements given above is/are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

- 35.** In the context of Minimum Support Price (MSP) Scheme, consider the following statements:

**Statement-I:**

The scheme is implemented by the State Government on behalf of the Food Corporation of India.

**Statement-II:**

The Centre fixes and announces the MSP for the crops on the basis of the recommendations of the Ministry of Agriculture and Farmers Welfare.

**Statement-III:**

Commercial crops like cotton, soya bean, and sugarcane are also get MSP under this scheme.

Which one of the following is correct in respect of the above statements?

- (a) Both Statement-II and Statement-III are correct and both of them explain Statement-I
- (b) Both Statement-II and Statement-III are correct but only one of them explain Statement-I
- (c) Only one of the Statements-II and III is correct and that explains Statement-I
- (d) Neither Statement-II nor Statement-III is correct

**36.** With respect to the Machinery and Electrical Equipment Safety (Omnibus Technical Regulation) Order, 2024, consider the following statements:

1. It will apply to electrical appliances imported to India.
2. It will be administered by the Ministry of Micro Small and Medium Enterprises (MSMEs).
3. It will cover industrial equipment like pumps, compressors, centrifuges, cranes, etc.

How many of the statements given above is/ are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

**37.** With respect to the Gramin Krishi Mausam Sewa (GKMS) scheme, consider the following statements:

1. The Agro-meteorological Advisory Services (AAS) under the GKMS is operated to prepare biweekly weather-based bulletins.
2. The scheme aims to help farmers make decisions about their agricultural operations to reduce losses due to extreme weather and increase crop production.
3. The scheme is under the Ministry of Earth Sciences.

How many of the statements given above is/ are *incorrect*?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

**38.** With respect to recently proposed National Exit Test (Next) by AYUSH ministry, consider the following statements:

1. It is designed to assess the clinical competency and ability to handle medico-legal cases for graduates in Ayurveda, Siddha, Unani, and Sowa-Rigpa.
2. The test is mandatory for licensing and enrollment in State or National Registers after completing a one-year internship.
3. Those interns who have not completed their internship but qualified in the National Exit Test (Next) shall be eligible to register in State or National registration board only after completing a two-year internship.

How many of the statements given above is/ are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

**39.** Consider the following statements:

1. LGBTQIA+ couples cannot be prevented from opening joint bank accounts and they can nominate each other as beneficiaries.
2. The Assisted Reproductive Technology (Regulation) Act, 2021 allows only heterosexual couples to use ARTs.

Which of the statements given above is/are *incorrect*?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**40.** Consider the following statements:

1. The Swachh Bharat Mission was launched to make India open defecation-

free (ODF) and ensure proper sanitation and waste management.

2. The Environment Performance Index (EPI) uses cultural diversity, human rights, and political stability to rank countries.

Which of the statement(s) given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

- 41.** With reference to Rashtriya Vigyan Puraskar, consider the following statements:

1. The Vigyan Ratna category of the award will be given to the person who has distinguished contributions to a recognized field.
2. These awards will be given once in three years.
3. The awards can also be given to Persons of Indian Origin (PIOs).
4. The awards will be announced on National Technology Day.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) Only three
- (d) All four

- 42.** With reference to recent extension of the Ayushman Bharat scheme, consider the following statements:

1. The Ayushman Bharat scheme now provides health insurance coverage to all senior citizens aged 65 years and above, regardless of their income level.
2. The governments of Delhi and West Bengal have fully implemented the Ayushman Bharat scheme, covering all eligible senior citizens in those states.
3. Senior citizens from families already covered under the scheme will receive an additional top-up cover of up to Rs. 5 lakh per year for themselves.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

- 43.** With reference to child stunting rates in India, consider the following statements:

1. India's child stunting rates are higher than those in Sub-Saharan Africa.
2. Caste disparities in India contribute to unequal access to nutrition, healthcare, and education, which significantly impact child development and growth.
3. The prevalence of child stunting is significantly lower in urban areas compared to rural regions, reflecting better access to resources and services.

How many of the above statements are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

- 44.** With reference to the Rights of Persons with Disabilities Rules, consider the following statements:

1. The Rules provide a framework that undermines the effective implementation of the Rights of Persons with Disabilities Act, 2016, ensuring unequal opportunities for persons with disabilities.
2. The Rules mandate the establishment of a Central Advisory Board to advise the government on matters related to the welfare and empowerment of persons with disabilities.
3. The Rules include provisions for the identification and recognition of various types of disabilities and the related entitlements for individuals.

How many of the above statements are **incorrect**?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None

45. Consider the following statements regarding the emerging market bond indices:

**Statement-I:**

The incorporation of developing countries' bonds into emerging market bond indices can lead to increased capital inflows and improved market liquidity.

**Statement-II:**

Inclusion in these indices enhances the credibility and visibility of a country's debt market, potentially lowering borrowing costs for the government and domestic corporations.

Which one of the following is correct in respect of the above statements?

- Both Statement-I and Statement-II are correct and Statement-II is the correct explanation for Statement-I.
- Both Statement-I and Statement-II are correct and Statement-II is not the correct explanation for Statement-I.
- Statement-I is incorrect but Statement-II is correct.
- Statement-I is correct but Statement-II is incorrect.

46. With respect to the Public Health Foundation of India (PHFI), consider the following statements:

- The PHFI focuses on encompassing promotive, preventive, and therapeutic services of Public Health.
- It acts as a think tank for NITI Aayog's health and family welfare wing.

Which of the statements given above is/are correct?

- 1 only
- 2 only
- Both 1 and 2
- Neither 1 nor 2

47. Regarding the Financing Agrochemical Reduction and Management Programmes (FARM), consider the following statements:

**Statement-I:**

FARM will help farmers to adopt non-chemical alternatives to toxic agrochemicals.

**Statement-II:**

FARM is an initiative of the United Nations Framework Convention on Climate Change (UNFCCC).

Which one of the following is correct in respect of the above statements?

- Both Statement-I and Statement-II are correct, and Statement-II is the correct explanation for Statement-I.
- Both Statement-I and Statement-II are correct, and Statement-II is not the correct explanation for Statement-I.
- Statement-I is correct, but Statement-II is incorrect.
- Statement-I is incorrect, but Statement-II is correct.

48. With respect to the Digital Markets Act, consider the following statements:

- For user data regulation, users must give their explicit consent to gatekeepers for their activities to be tracked for advertising purposes.
- Only those social platforms or apps with at least 10,000 active business users are eligible as gatekeepers under the act.

Which of the statement/s given above is/are correct?

- 1 only
- 2 only
- Both 1 and 2
- Neither 1 nor 2

49. With reference to the 'National Food Security Act (NFSA) Act, 2013', consider the following statements:

- Identification of beneficiaries under NFSA is done by the Ministry of Consumer Affairs, Food and Public Distribution, Government of India.
- The prices of food grains, made available under NFSA, should be less than the Minimum Support Price (MSP).
- If the entitled food quantities are not supplied, the entitled persons receive a food security allowance from respective State Governments.

How many of the above statements is/are correct?

- Only one
- Only two

- (c) All three
- (d) None

**50.** Consider the following statements regarding CDP- Suraksha:

1. It is a new digital platform to disburse subsidies only to horticulture farmers.
2. It utilizes e-RUPI vouchers from NPCI (National Payments Corporation of India) for instant disbursal of subsidies.

3. It has been unveiled on the national level.

How many of the statements given above is/ are correct?

- (a) Only one
- (b) Only two
- (c) All three
- (d) None



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## GENERAL STUDIES

# GOVERNANCE & SCHEMES

### *Answer Key*

Q. 1 (c)	Q. 11 (b)	Q. 21 (c)	Q. 31 (c)	Q. 41 (b)
Q. 2 (b)	Q. 12 (a)	Q. 22 (a)	Q. 32 (b)	Q. 42 (a)
Q. 3 (d)	Q. 13 (a)	Q. 23 (c)	Q. 33 (b)	Q. 43 (c)
Q. 4 (d)	Q. 14 (a)	Q. 24 (c)	Q. 34 (b)	Q. 44 (a)
Q. 5 (d)	Q. 15 (c)	Q. 25 (c)	Q. 35 (d)	Q. 45 (a)
Q. 6 (b)	Q. 16 (b)	Q. 26 (a)	Q. 36 (b)	Q. 46 (a)
Q. 7 (a)	Q. 17 (a)	Q. 27 (c)	Q. 37 (d)	Q. 47 (c)
Q. 8 (d)	Q. 18 (d)	Q. 28 (c)	Q. 38 (b)	Q. 48 (a)
Q. 9 (a)	Q. 19 (a)	Q. 29 (a)	Q. 39 (d)	Q. 49 (b)
Q. 10 (a)	Q. 20 (b)	Q. 30 (b)	Q. 40 (a)	Q. 50 (b)



### 1. Correct Option: (c)

#### Explanation:

- **Both statements are correct**

#### Supplementary notes:

##### Bharatkosh Initiative

- The Bharatkosh is the initiative of O/o Controller General of Accounts, M/o Finance, Government of India to provide one stop services to deposit any fees/fine/ other money into the Government Account.
- It converges all the Civil Ministries/ Departments of Government of India.
- It aims to provide 24X7 year-round electronic services to deposit the money into Government Account using internet-based payment technologies to the users at the door step through the web-based portal.
- It thus leverages the e-Governance commitment of the Government to provide e-efficient, e-effective, e-excellent government anywhere anytime.
- Recently, the Union Minister of Civil Aviation launched an e-wallet payment option on Bharatkosh portal.
- The e-wallet will be particularly useful for processing of fees for various regulatory approvals in the Bharat Kosh portal.
- It acts as a prepaid wallet that would enable registered users to add funds in advance.
- Initially, only NEFT/RTGS mode will be allowed for adding funds. The users would also be able to generate receipt and challan instantly.
- The process will enable the generation of receipts and challans instantly, eliminating the problem of failed bank transactions.
- The facility will only be available to registered Bharatkosh users, wherein a unique wallet ID will be generated for each user to manage the wallet transactions.

### 2. Correct Option: (b)

#### Explanation:

- **Statement 1 is incorrect:** It provides 1/3rd reservation for women in Lok Sabha, State Legislative Assemblies but also the Legislative Assembly of the National Capital Territory of Delhi.

#### Supplementary notes:

##### Women's Reservation Bill: Key features

- **Reservation for women:** The Bill reserves, as nearly as may be, one-third of all seats for women in Lok Sabha, state legislative assemblies, and the Legislative Assembly of the National Capital Territory of Delhi. This will also apply to the seats reserved for SCs and STs in Lok Sabha and states legislatures.
- **Commencement of reservation:** The reservation will be effective after the census conducted after the commencement of this Bill has been published. Based on the census, delimitation will be undertaken to reserve seats for women. The reservation will be provided for a period of 15 years. However, it shall continue till such date as determined by a law made by Parliament.
- **Rotation of seats:** Seats reserved for women will be rotated after each delimitation, as determined by a law made by Parliament.

### 3. Correct Option: (d)

#### Explanation:

- **All statements are correct**

#### Supplementary notes:

##### National Judicial Data Grid (NJDG)

- National Judicial Data Grid (NJDG) is a database of orders, judgments and case details of 18,735 District & Subordinate Courts and High Courts created as an online platform under the eCourts Project. Data is updated on a near real-time basis by the connected District and Taluka courts. It provides data relating to judicial proceedings/decisions of all computerized district and subordinate courts of the country. All High Courts have also joined the National Judicial Data Grid (NJDG) through web services, providing easy access facility to the litigant public.
- Through the eCourts services platform using elastic search technology, currently litigants can access case status information in respect of over 23.81 crore cases and more than 23.02 crore orders / judgments pertaining to these computerized courts as on date.
- Case data is available on NJDG for both civil and criminal cases with the ability to perform drill-down analysis based on the age of the case as well as the State and District.
- NJDG works as a monitoring tool to identify, manage & reduce pendency of cases. It helps

to provide timely inputs for making policy decisions to reduce delays in disposing of cases and helps in reducing case pendency. It also facilitates better monitoring of court performance and systemic bottlenecks, and, thus, serves as an efficient resource management tool. To track cases related to land disputes, Land Records data of 26 States have been linked with NJDG.

- World Bank praised the National Judicial Data Grid in the Ease of Doing Business report for 2018, that it made possible to generate case management reports, thereby making it easier to enforce contracts.
- In consonance with the National Data Sharing and Accessibility Policy (NDSAP) announced by the Government of India, Open Application Programming Interface (API) has been provided to the Central & State Government to allow easy access to the NJDG data using a departmental ID and access key. This will allow the institutional litigants to access the NJDG data for their evaluation and monitoring purposes. It is proposed to expand the facility to non-institutional litigants as well in future.
- Recently, reasons for delay have been included in NJDG. The inclusion of feature specifying the reasons for delay on the NJDG portal has the potential to keep a proper track on issues which the judiciary faces while adjudicating cases and consequently enables them and the decision makers to take various steps in the direction of redressing the burgeoning pendency of cases. Apart from that, individual reason for delay highlights the problems at a granular level, which otherwise would be cumbersome to be tracked upon and thereby remedied.

#### 4. Correct Option: (d)

**Explanation:**

- Option (d) is correct

**Supplementary notes:**

##### Digital Health Incentive Scheme

- The National Health Authority (NHA) is implementing Ayushman Bharat Digital Mission (ABDM) to create a digital health eco system for the country.
- ABDM intends to support different healthcare facilities like clinics, diagnostic centers, hospitals, laboratories and pharmacies in adopting the ABDM ecosystem to make available the benefits of digital health for all the citizens of India.

- Although there has been unprecedented growth in digital health records over the past few months, there is huge potential for further growth as healthcare continues to be offered non-digitally on a significant scale.
- To give further boost to digital health transactions in the country, it has been decided by the NHA to incentivize the stakeholders of the digital health ecosystem.
- This initiative would also provide the right encouragement to majority of healthcare providers for adopting digital health and also to the providers of digital health solutions such as Hospital/Health Management Information System (HMIS) and Laboratory Management Information System (LMIS) to make available the right software at an affordable cost.
- NHA has launched DHIS for digitization of patient's health records. DHIS is effective from 1st January 2023.
- NHA has come up with some relaxations like reduced transaction limits in the existing scheme with effective from 1st April 2023.
- The policy of the Digital Health Incentive Scheme #DHIS of #ABDM has been revised, and now all health facilities registered with #HFR and DSCs can earn an #Incentive of up to Rs. 4 Crore.

##### Who all are eligible?

- All Health facilities like Clinics, Nursing Homes & Hospitals.
- Laboratory/Radiology diagnostics Centers and Pharmacies.
- Entities providing ABDM enabled digital solutions (Digital Solution Companies).

#### 5. Correct Option: (d)

**Explanation:**

- Option (d) is correct

**Supplementary notes:**

##### Ayushman Bhav Programme

- 'Ayushman Bhav' initiative is envisaged to saturate all health care services in every village/ town in line with the commitment of Hon'ble Prime Minister Sh. Narendra Modi ji to ensure reach to the last mile and enable access to health care services to everyone in the society. 'Ayushman Bhav' initiative involves a set of interventions that include 'Ayushman - Apke Dwar 3.0', 'Ayushman

Sabhas', 'Ayushman Melas- at Health and Wellness level and Medical Camps by Medical Colleges at CHCs', and eventually ensuring Gram/ Nagar Panchayat to attain the status of 'Ayushman Panchayat' in a saturation mode.

- 'Ayushman - Apke Dwar 3.0' 'Ayushman - Apke Dwar' initiative 1.0 and 2.0 were successfully undertaken with three key objectives, namely, improving awareness, increasing Ayushman card penetration, and establishing continuum of care ultimately leading to increased utilization under the scheme. Under this initiative, more than 19 crore Ayushman cards were issued. Experience of PM-JAY scheme has showcased a strong correlation between Ayushman card penetration and increased uptake of services. Therefore, it is envisaged to undertake third round of 'Ayushman - Apke Dwar' starting from 17th September for penetrating Ayushman cards provision to all remaining eligible beneficiaries under PM-JAY scheme to ensure no eligible beneficiary is left out.
- Health melas are 'one-stop' platforms to address a comprehensive range of health issues and have proven to be an effective strategy to reach the masses, popular among the masses for providing health services such as awareness on health and wellness, preventive measures, early detection, and treatment, and a potent vehicle for the inculcation of health-seeking behaviour. Thus, the organization of 'Ayushman Melas' from 17th September 2023 at each of the Ayushman Bharat - Health and Wellness Centres and at CHCs by the medical colleges are the important strategies to optimize the uptake of services. The expected outcomes of these melas/camps are increased access to specialized care, strengthen continuum of care, building the trust between the community and the health system, improved health-seeking behaviour and health literacy in the community, increased ownership of the medical colleges, and reaching the unreached
- The Ayushman Sabha, to be scheduled on 2nd October, 2023, involves distribution of Ayushman cards to eligible beneficiaries, displaying lists of beneficiaries who have received treatment under PM-JAY, showcasing empaneled hospitals in the area, organizing special health talks to raise awareness about NCDs, TB, Routine Immunization, SCD, Ayushman card and facilitating the creation of ABHA IDs. Furthermore, other invitees shall include MPs/MLAs, PMJAY beneficiaries, beneficiaries of Ayushman Bharat Health

and Wellness Centres, tuberculosis champions etc.

- With the success of Swachh Bharat Mission, its Phase-II is now being implemented with a focus on Open defecation free (ODF) sustainability along with overall cleanliness and Solid and Liquid Waste Management (SLWM) in all villages to transform the villages from ODF to ODF Plus. Under the Swachhata Abhiyaan Pakhwada, from 17th September to 2nd October 2023, all the public health facilities of primary, secondary and tertiary healthcare levels that include SHC-HWCs, UHWCs, PHC-HWCs, UPHC-HWC, CHCs, Sub-divisional hospitals, District Hospitals and Medical Colleges are encouraged undertake Kayakalp internal assessment followed by gap closure, along with mass awareness activities, cleanliness drives, various competitions at Anganwadi/school/HWCs, mosquito control measures etc.
- After achieving the success in the initiatives, 'Ayushman - Apke Dwar 3.0', 'Ayushman Sabhas' and 'Ayushman Bharat – Health Melas', the Panchayat and Wards will achieve defined indicators and shall be certified as an 'Ayushman Gram Panchayat' or 'Ayushman Urban Wards'. The 'Ayushman Panchayat' is a novel initiative awarded to a village with 100% coverage of Ayushman card, ABHA ID, screening for Hypertension & Diabetes, screening for TB, screening for Sickle Cell Disease and distribution of sickle cell disease cards to the screened individuals. Ayushman Bhav initiative is envisaged to bring together the frontline stakeholders of departments of Health and Family Welfare, Rural Development, Panchayati Raj, Housing and Urban Affairs, Tribal Affairs (MoTA), to translate each panchayat as 'Ayushman Panchayat' leading to overall sustainable development of community.

## 6. Correct Option: (b)

### Explanation:

- **Statement 1 is incorrect:** The ELI scheme offers multiple types of incentives. The first scheme under ELI provides a one-month salary as a direct benefit transfer to new employees entering the workforce for the first time, but this is just one component of the broader scheme. It also includes other forms of incentives such as support for EPFO contributions.
- **Statement 2 is correct:** One of the main aims of the ELI scheme is to encourage job

creation across all sectors by reducing the burden of EPFO contributions for employers, thus promoting hiring.

- **Statement 3 is incorrect:** Unlike the PLI scheme, which is sector-specific and focuses on manufacturing, the ELI scheme is designed to apply across all sectors, offering broad employment incentives.

### Employment Linked Incentive (ELI) Scheme

**Overview:** The Employment Linked Incentive (ELI) scheme is a government initiative aimed at promoting direct job creation by offering incentives to both employees and employers. It seeks to address the limitations of earlier policies that focused on indirect incentives, such as tax cuts and production-linked benefits.

- **First Scheme:** Offers a direct benefit transfer equivalent to a one-month salary for first-time employees entering the formal workforce. Payments are capped at Rs. 15,000, disbursed in three instalments.
- **Second Scheme:** Provides incentives for EPFO contributions to employees and employers during the first four years of employment, aiming to ease the financial burden of hiring for both parties.
- **Third Scheme:** Offers employers up to Rs. 3,000 per month for two years towards EPFO contributions for every new employee hired at a salary of up to Rs. 1 lakh per month. This aims to stimulate the hiring of 5 million additional workers.

### Rationale and Objectives of ELI:

- **Direct Job Creation:** ELI focuses on providing direct incentives to companies for hiring new employees, which marks a shift from previous schemes that emphasized economic growth and production.
- **Comparative Analysis with PLI:** Unlike the Production Linked Incentive (PLI) scheme, which is sector-specific and aims at boosting production by lowering marginal costs, ELI lowers the cost of hiring labor. It helps firms reduce labor costs and promotes hiring across sectors rather than favoring automation.

## 7. Correct Option: (a)

### Explanation:

- **Statement 1 is correct:** The Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PMJUGA) is a centrally sponsored scheme designed to improve the socio-economic condition of tribal families in tribal-majority villages and aspirational districts.

- **Statement 2 is correct:** The scheme does include provisions for pucca houses under the PMAY (Rural), as well as access to tapped water through the Jal Jeevan Mission and electricity supply.
- **Statement 3 is incorrect:** While PMJUGA focuses on physical infrastructure, it also has specific provisions for education, health, and nutrition. For example, the scheme aims to improve health and nutrition services through the National Health Mission and Poshan Abhiyan, and to promote quality education via the Samagra Shiksha Abhiyan.

### Supplementary notes:

### Pradhan Mantri Janjatiya Unnat Gram Abhiyan (PMJUGA)

- **Overview:** PMJUGA is a centrally sponsored scheme aimed at uplifting the socio-economic conditions of tribal families residing in tribal-majority villages across India. It is a comprehensive program covering a wide range of interventions to address the critical gaps in infrastructure, health, education, and livelihood in tribal areas.

### Key Features:

- **Target Areas and Coverage:**
  - The scheme will be implemented in 549 districts and 2,740 blocks across 30 States/UTs, covering 63,000 tribal-majority villages.
  - It is expected to benefit over 5 crore tribal people.
- **Objective:**
  - PMJUGA aims to fill critical gaps in social infrastructure, such as health, education, livelihood, and more, by converging different government schemes for maximum outreach.
- **Goals of the Mission:**
  - **Enabling Infrastructure:**
    - Providing pucca houses under the PMAY (Rural), access to tapped water via the Jal Jeevan Mission, and electricity to all eligible ST households.
    - Ensuring that households have access to health services via the Ayushman Bharat Card (PMJAY).
  - **Village Infrastructure Development:**
    - Ensuring all-weather road connectivity under the PMGSY.

- Providing mobile connectivity and internet infrastructure through the Bharat Net project.
- Developing healthcare, nutrition, and education infrastructure through the National Health Mission, Samagra Shiksha Abhiyan, and Poshan Abhiyan.
- **Promotion of Economic Empowerment:**
  - The scheme also focuses on promoting skill development and entrepreneurship through initiatives like the Skill India Mission.
  - It aims to provide livelihood support in sectors such as agriculture, animal husbandry, and fishery, especially to Forest Rights Act (FRA) patta holders.
- **Education for Tribal Communities:**
  - The scheme focuses on improving the Gross Enrollment Ratio (GER) in both school and higher education.
  - It aims to make quality education accessible and affordable to ST students, setting up hostels at the district/block level to facilitate better education outcomes.
- **Health and Well-being:**
  - The scheme aims to improve national standards for Infant Mortality Rate (IMR) and Maternal Mortality Rate (MMR) in tribal areas.
  - Mobile Medical Units will be deployed in areas where health centers are located more than 10 km away (in plain areas) or 5 km away (in hilly areas).

## 8. Correct Option: (d)

### Explanation:

- **Statement 1 is incorrect:** The mission did not clearly define a smart city. It stated, "there is no universally accepted definition of a Smart City.... The conceptualisation of Smart City... varies from city to city and country to country, depending on the level of development, willingness to change and reform, resources and aspirations of the city residents.
- **Statement 2 is incorrect:** The SCM became an exclusionary scheme wherein not more than 1% of a city's geographical area was selected for development.

- **Statement 3 is incorrect:** the SPV (Special Purpose Vehicle) model designed for smart cities was not aligned with the 74th Constitutional Amendment, which led to many cities objecting to the governance structure.
- **Statement 4 is incorrect:** The Smart Cities Mission is not solely focused on the development of physical infrastructure. It also aims to improve governance, public services, local economy and digital connectivity.

### Supplementary notes:

- The Smart Cities Mission (SCM) was launched by the Government of India in 2015 with the aim of transforming urban areas into technologically advanced, sustainable, and citizen-friendly spaces. The mission sought to address the challenges posed by rapid urbanization by leveraging digital technologies and innovative urban planning approaches.
- The concept of a "Smart City" was not rigidly defined in the mission guidelines. Instead, it was left open to interpretation by each city, recognizing that the needs, resources, and aspirations of cities vary.
- The SCM adopted a competitive approach where cities had to compete for selection based on their proposals for smart city development. Only a limited area of each city (not more than 1% of its geographical area) was chosen for intensive development under the mission.
- The strategic components of area-based development in the Smart Cities Mission are city improvement (retrofitting), city renewal (redevelopment) and city extension (greenfield development) plus a Pan-city initiative in which Smart Solutions are applied covering larger parts of the city.
- The core components of a smart city include smart governance, smart infrastructure, smart environment, smart economy, smart living, and smart people.

### Why in news?

- The Smart Cities Mission (SCM), a flagship Programme has taken a back seat in this year's list of poll promises and achievements.

## 9. Correct Option: (a)

### Explanation:

- **Option (a) is correct**

**Supplementary notes:**

- Kudumbashree is the State Poverty Eradication Mission (SPEM) of the Government of Kerala, India. It aims to uplift families and empower women by improving their socio-economic status and overall well-being. Here are some key points about Kudumbashree:

**Mission and Approach:**

- Kudumbashree's mission is to eliminate absolute poverty within a specific timeframe (usually 10 years) through active involvement of local self-governments.
- It follows a self-help group approach, organizing poor women at the grassroots level.
- Initiatives include micro-credits, vocational training, education, and healthcare to enhance socio-economic standing.
- **Objectives:**
  - Prosperity for economically backward families in Kerala.
  - Information dissemination, awareness building, capacity enhancement, and empowerment.

**10. Correct Option: (a)****Explanation:**

- **Statement 1 is incorrect:** It is not launched for every household. The AMRUT scheme was launched with the purpose of ensuring that every household in **urban areas** has access to a tap with an assured water supply and a sewerage connection. It also aimed to increase urban greenery and reduce pollution through improved urban infrastructure.
- **Statement 2 is correct:** Pey Jal Survekshan to ascertain equitable distribution of water, reuse of wastewater, mapping of water bodies and promote healthy competition among the cities /towns is a component of AMRUT scheme.
- **Statement 3 is incorrect:** The AMRUT scheme was not designed with a holistic approach, but rather took on a project-oriented attitude. It was made for cities with no participation from the cities.

**Supplementary notes:****AMRUT Scheme Overview:**

- **Launch:** AMRUT (Atal Mission for Rejuvenation and Urban Transformation) was launched by the Indian government in

June 2015, with a second phase, AMRUT 2.0, launched on October 1, 2021.

- **Objective:** The primary objectives include ensuring water supply and sewerage connections for all households, enhancing urban green spaces, and reducing urban pollution.
- **Coverage:** Initially targeted 500 cities and towns with a population of over one lakh.
- **Financial Outlay:** The total outlay for AMRUT was Rs. 50,000 crore for five years from FY 2015-16 to FY 2019-20. AMRUT 2.0 has a total outlay of Rs. 2,99,000 crore for five years, with a central outlay of Rs. 76,760 crore.

**Achievements and Challenges:**

- **Achievements:** As of May 19, 2024, Rs. 83,357 crore has been utilized, providing 58,66,237 tap connections and 37,49,467 sewerage connections. A total of 2,411 parks were developed, and 62,78,571 LED lights were replaced.
- **Challenges:** Despite these achievements, issues such as inadequate water, sanitation, and hygiene persist. The scheme's implementation has been criticized for being too project-oriented and not involving local city governments. The design and execution often overlooked the local climate, rainfall patterns, and existing infrastructure needs, leading to inefficient sewage treatment and urban planning.

**Criticism and Recommendations:**

- **Criticism:** The scheme was criticized for its top-down approach, lack of participation from local elected bodies, and the involvement of large private players and bureaucrats in decision-making processes. This approach violated the 74th constitutional amendment, which mandates greater involvement of local bodies in urban governance.
- **Recommendations:** Future urban development schemes should adopt a holistic and people-centric approach, incorporating nature-based solutions and empowering local bodies to ensure sustainable and effective urban transformation.

**Why in news?**

- Around 36% of India's population is living in cities and by 2047 it will be more than 50%. The World Bank estimates that around \$840 billion is required to fund the bare minimum urban infrastructure over the next 15 years. AMRUT scheme is in focus as it is trying to improve urban infrastructure.

## 11. Correct Option: (b)

### Explanation:

- **Statement 1 is correct:** The recruits named Agniveers serve for a tenure of four years that include training for six months followed by 3.5 years deployment.
- **Statement 2 is correct:** The scheme is for both male and female aspirants of age group 17.5 to 21 years.
- **Statement 3 is incorrect:** The Agnipath scheme does not continue with the idea of a State-wise quota for recruitment into the Army, based on the Recruitable Male Population of that State which was implemented from 1966.

### Supplementary notes:

- **Overview of the Agnipath Scheme:**
  - The Agnipath Scheme, introduced by the Indian Government, aims to transform the recruitment process for the Indian Armed Forces.
  - The scheme targets young individuals, referred to as Agniveers, for short-term service in the Army, Navy, and Air Force.
- **Tenure and Service:**
  - Agniveers are recruited for a fixed period of four years, which includes six months of training and three and a half years of active deployment.
  - After completing the four-year tenure, a portion of the Agniveers may be re-enlisted in the regular cadre based on organizational requirements and individual performance.
- **Eligibility and Inclusivity:**
  - The scheme is open to both male and female aspirants.
  - The age range for applicants is between 17.5 to 21 years, aiming to harness the energy and potential of the youth.
- **Training and Development:**
  - During their tenure, Agniveers undergo rigorous training, which includes physical conditioning, technical skills, and battlefield tactics.
  - The training aims to develop a highly disciplined and skilled force capable of handling various military operations.
- **Post-Service Opportunities:**
  - After the completion of their service, Agniveers are provided with financial

packages and other benefits to help them transition to civilian life.

- They are also given preference in various government jobs and other career opportunities, ensuring they are well-integrated into society.
- **Recruitment Process:**
  - Unlike the previous system that followed state-wise quotas based on Recruitable Male Population, the Agnipath Scheme employs a merit-based, transparent recruitment process.
  - This new approach aims to eliminate regional disparities and ensures that the best candidates are selected based on their capabilities and potential.

### Why in news?

- Chief of Defence Staff (CDS) General Anil Chauhan has said that the implementation of the 'Agnipath' scheme has been one of the major reforms towards maintaining a youthful profile of the three services

## 12. Correct Option: (a)

### Explanation:

- **Statement 1 is correct:** MPLAD Scheme can be converged in individual/stand-alone projects of other Central and State Government schemes provided such works of Central/State Governments Schemes are eligible under MPLADS. Funds from local bodies can similarly also be pooled with MPLADS works.
- **Statement 2 is incorrect:** The MPLADS fund is subject to guidelines that ensure projects recommended by MPs are necessary and align with the development plans of the constituency. Projects must also focus on the creation of durable community assets based on locally felt needs.

### Supplementary notes:

#### Members of Parliament Local Area Development Scheme (MPLADS)

- **Introduction:**
  - The MPLADS was launched in December 1993 to enable MPs to recommend developmental work with an emphasis on the creation of durable community assets based on locally felt needs.
  - Initially, each MP was allotted Rs. 5 lakh per annum, which has been increased over the years.

- **Objective:**
  - To provide MPs with the funds needed to undertake development projects that reflect local priorities.
  - The scheme aims to fill in critical gaps in the provision of public infrastructure and services in various sectors, including education, health, drinking water, and sanitation.
- **Fund Allocation:**
  - Each MP is allocated Rs. 5 crore per year to recommend development activities in their constituencies.
  - The funds are non-lapsable, meaning that if the amount is not spent within a year, it can be carried over to the subsequent years.
- **Implementation:**
  - District authorities are responsible for executing the recommended works.
  - MPs can recommend works costing at least Rs. 1 lakh. For works like installation of hand pumps and sanitary latrines, the minimum value can be lower.
- **Guidelines and Restrictions:**
  - Funds must be used to create durable assets for community use.
  - MPs cannot use MPLADS funds for personal, family, or party political purposes.
  - Prohibited items include the purchase of consumables, recurring expenses, and items of personal use.
  - MPLAD Scheme can be converged in individual/stand-alone projects of other Central and State Government schemes provided such works of Central/State Governments Schemes are eligible under MPLADS.
  - Funds from local bodies can similarly also be pooled with MPLADS works. Wherever such pooling is done, funds from other scheme sources should be used first and the MPLADS funds should be released later, so that MPLADS fund results in completion of the project.
- **Monitoring and Evaluation:**
  - The Ministry of Statistics and Programme Implementation oversees the scheme.
  - Regular audits and reviews are conducted to ensure compliance with guidelines and the proper utilization of funds.

- **Recent Developments:**
  - In light of the COVID-19 pandemic, the MPLADS was suspended for two years (2020-2022) to reallocate funds for managing the crisis.
  - Discussions and debates on the effectiveness and accountability of MPLADS have continued, leading to periodic updates in guidelines to enhance transparency and impact.

#### Why in news?

- The Delhi High Court has held that the Chief Information Commissioner (CIC) has “no jurisdiction” to comment on the utilisation of Members of Parliament Local Area Development Scheme (MPLADS) funds by MPs as the scope of the Right to Information (RTI) Act is limited to providing access to information under the control of public authorities.

### 13. Correct Option: (a)

#### Explanation:

- **Statement 1 is correct:** The eSakshya app is designed to help police record crime scenes, searches, and seizures, and upload the evidence to a cloud-based platform.
- **Statement 2 is correct:** The app requires police officers to upload a selfie after completing the recording procedure, as mentioned in the article.
- **Statement 3 is incorrect:** While the Bharatiya Nagarik Suraksha Sanhita (BNSS) mandates audio-video recording of search and seizure in criminal cases, it does not require this for all cases. Mandatory forensic examination is required only for offenses that attract punishment of seven years or more.

#### Supplementary notes:

- **eSakshya** (e-evidence) is a mobile application developed by the National Informatics Centre (NIC) to modernize and standardize crime scene documentation in India.
- The app is being introduced in conjunction with three new criminal laws set to be implemented from July 1, 2024:
  - Bharatiya Nyaya Sanhita (BNS) replacing the Indian Penal Code, 1860
  - Bharatiya Sakshya (BS) replacing the Indian Evidence Act, 1872



- Bharatiya Nagarik Suraksha Sanhita (BNSS) replacing the Code of Criminal Procedure, 1898
- **Key features of eSakshya:**
  - Allows recording of crime scenes, searches, and seizures
  - Uploads evidence directly to a cloud-based platform
  - Requires a selfie from the officer after recording
  - Limits each recording to a maximum of four minutes
- The app addresses the BNSS mandate for compulsory audio-video recording of search and seizure in criminal cases and mandatory forensic examination for offenses with punishments of seven years or more.

#### 14. Correct Option: (a)

##### Explanation:

- **Statement 1 is incorrect:** The Pradhan Mantri Awas Yojana (PMAY) is not limited to urban areas only. It has two components: PMAY-Urban (PMAY-U) for urban areas and PMAY-Gramin (PMAY-G) for rural areas. Both aim to provide "Housing for All" by 2022 (now extended to 2024).
- **Statement 2 is correct:** The Credit Linked Subsidy Scheme (CLSS) is a component of PMAY-Urban. It provides interest subsidy on home loans taken by eligible urban poor (EWS/LIG & MIG) for acquisition, construction of house, or enhancement of existing houses.
- **Statement 3 is incorrect:** The concept of "affordable housing" under PMAY is not uniform across all states and union territories. The definition of affordable housing, including factors like carpet area and cost, varies based on local conditions, land availability, and cost of living in different regions.

##### Supplementary notes:

- **Components of PMAY-Urban:** a) In-situ Slum Redevelopment (ISSR) b) Credit Linked Subsidy Scheme (CLSS) c) Affordable Housing in Partnership (AHP) d) Beneficiary-led individual house construction/enhancement
- PMAY-Gramin focuses on providing pucca houses with basic amenities to all houseless households and households living in kutcha and dilapidated houses in rural areas.

- The scheme promotes women empowerment by mandating house ownership or co-ownership by female members of the beneficiary family.
- PMAY incorporates eco-friendly and disaster-resistant features, promoting sustainable development.
- The scheme encourages the use of locally available materials and indigenous techniques to keep construction costs low and generate local employment.
- PMAY is aligned with other government initiatives like Swachh Bharat Mission, Skill India, Digital India, and Make in India, creating a synergistic effect on overall development.

##### Why in news?

- The Union budget may propose building 20 million more rural houses over the next five years under the Pradhan Mantri Awas Yojana (PMAY) Gramin

#### 15. Correct Option: (c)

##### Explanation:

- **Option (c) is correct**

##### Supplementary notes:

- **Digital Bharat Nidhi (DBN):** A fund established by the Indian government to replace the Universal Service Obligation Fund (USOF). Its primary objective is to improve digital connectivity in rural and remote areas of India.
- **Objectives of DBN:**
  - **Infrastructure Development:** DBN focuses on building and upgrading digital infrastructure, including the installation of high-speed internet connections, especially in areas where such infrastructure is currently lacking.
  - **Digital Literacy:** The initiative includes programs to improve digital literacy among the population, ensuring that people can effectively use digital tools and services.
  - **Access to Services:** By improving digital connectivity, DBN aims to provide better access to various government services, educational resources, and economic opportunities, thereby enhancing the quality of life in rural and remote areas.
- **Impact on Remote and Rural Areas:**
  - **Economic Opportunities:** Enhanced digital connectivity can open up new

economic opportunities for people in remote areas, including access to online markets, digital jobs, and e-commerce.

- **Education and Healthcare:** With better internet access, remote and rural populations can benefit from online education and telemedicine services, improving overall educational and health outcomes.
- **Social Inclusion:** Improved digital infrastructure helps in integrating remote and rural communities into the broader digital ecosystem, reducing social and economic disparities.

#### Why in news?

- The Department of Telecommunications has released draft rules to operationalize the Digital Bharat Nidhi

### 16. Correct Option: (b)

#### Explanation:

- **Statement 1 is correct:** The Code of Wages Act, 2019 aims to universalize the provisions of minimum wages and ensure timely payment of wages to all employees irrespective of the sector and wage ceiling.
- **Statement 2 is incorrect:** The Industrial Relations Code Bill, 2020 requires a 60-day notice period before a legal strike can be initiated, not 30 days.
- **Statement 3 is correct:** The Social Security Code, 2020 proposes a National Social Security Board to recommend suitable schemes for different sections of unorganized workers, gig workers, and platform workers.

#### Supplementary notes:

- **Labour Law Reforms:**
  - The new labour codes aim to consolidate and simplify existing labour laws, reducing 29 central labour laws to 4 codes.
  - **The four codes are:** Code on Wages, Industrial Relations Code, Social Security Code, and Occupational Safety, Health and Working Conditions Code.
  - These reforms are intended to improve ease of doing business, promote investment, and protect workers' rights.
- **Code on Wages, 2019:**
  - Introduces a universal minimum wage across all sectors.

- Empowers the Central Government to fix floor wages, taking into account living standards of workers.
- Ensures timely payment of wages: monthly by 7th, weekly by last day of the week, and daily on the same day.
- **Industrial Relations Code, 2020:**
  - Increases the threshold for standing orders from 100 to 300 workers.
  - Introduces new conditions for legal strikes, including a 60-day notice period.
  - Proposes a re-skilling fund for retrenched workers.
- **Social Security Code, 2020:**
  - Extends social security benefits to gig and platform workers.
  - Requires aggregators to contribute 1-2% of annual turnover for social security of gig workers.
  - Aims to provide a comprehensive social security system for all workers.
- **Occupational Safety, Health and Working Conditions Code, 2020:**
  - Redefines inter-state migrant workers to include self-employed workers earning up to Rs. 18,000 a month.
  - Proposes journey allowance for migrant workers.
- **Challenges and Concerns:**
  - Implementation issues due to labour being a concurrent subject.
  - Concerns about potential weakening of labour rights in smaller establishments.
  - Issues of exclusion for workers without Aadhaar cards.
  - Limited coverage for informal sector workers, especially in rural areas.

#### Why in news?

- Centre begins efforts to implement Labour Codes

### 17. Correct Option: (a)

#### Explanation:

- **All statements are correct**

#### Supplementary notes:

Deendayal Disabled Rehabilitation Scheme (DDRS)

- The Deen Dayal Disabled Rehabilitation Scheme (DDRS) is a Central Sector Scheme of the Government of India that provides financial assistance to voluntary organizations working for the education and rehabilitation of persons with disabilities. The scheme was launched in 1999 and was revised and renamed in 2003.
- **Objective:** Create an enabling environment to ensure equal opportunities, equity, social justice, and empowerment of persons with disabilities. Encourage voluntary action for ensuring effective implementation of the Rights of Persons with Disabilities Act 2016.
- The RPwD Act, in Section 16, requires the appropriate government and the local authorities to ensure that all educational institutions funded or recognised by them provide inclusive education to the children with disabilities.

#### Why in news?

- On July 8, while hearing a plea to ban the film Aankh Micholi for its derogatory portrayal of people with disabilities, the Supreme Court in a landmark ruling laid down comprehensive guidelines to prevent stereotyping and discrimination of persons with disabilities (PwDs) in visual media, including films and documentaries.
- The Supreme Court's framework focuses on the prevention of stigmatisation and discrimination, recognising their profound impact on the dignity and identity of persons with disabilities.

### 18. Correct option: (d)

#### Explanation:

- **Statements 1 & 2 are incorrect:** Pradhan Mantri Matritva Vandana Yojana (PMMVY) is a maternity benefit rechristened from erstwhile Indira Gandhi Matritva Sahyog Yojana (IGMSY). The IGMSY was launched in 2010.
  - The scheme is a conditional cash transfer scheme for pregnant and lactating women of 19 years of age or above for first two live births.
  - The maternity benefits under Pradhan Mantri Matru Vandana Yojana (PMMVY) are available to all Pregnant Women & Lactating Mothers except those in regular employment with the Central Government or State Government or

Public Sector Undertaking or those who are in receipt of similar benefits under any law for the time being in force.

- **Statement 3 is correct:** The scheme is a Centrally Sponsored Scheme under which cost sharing ratio between the Centre and the States & UTs with Legislature is 60:40 while for North- Eastern States & three Himalayan States; it is 90:10.

#### Supplementary notes:

#### Pradhan Mantri Matritva Vandana Yojana (PMMVY)

- The PMMVY Scheme is being implemented as per provisions under Section 4 of the National Food Security Act (NFSA), 2013 which provides for financial support for pregnant and lactating mothers is to improve the health and nutrition for mother and child as well as compensation for wage loss, if any.
- **The Objectives of the PMMVY:**
  - To provide cash incentive for partial compensation for the wage loss so that the woman can take adequate rest before and after delivery of the first child;
  - To improve health seeking behaviour amongst the Pregnant Women & Lactating Mothers (PW&LM).
  - To promote positive behavioural change towards girl child by providing additional cash incentive for the second child, if that is a girl child.

#### Why in news?

- The survey noted a significant increase in the social security expenditure on health, which grew from 5.7 per cent in FY15 to 9.3 per cent in FY20. There was also a decline in out-of-pocket expenditure (OOPE) as a percentage of total health expenditure (THE) between FY15 and FY20.

### 19. Correct Option: (a)

#### Explanation:

- **Statement 1 is correct:** NBFCs, Micro Finance Institutions, and Small Finance Banks will also be eligible to extend loans which will be backed by a guarantee against default up to **75%** of the loan disbursed.
- **Statement 2 is incorrect:** The maximum ticket size of individual loans eligible for credit guarantee cover has been increased to INR 7.50 lakhs from the earlier limit of INR 1.50 lakhs.

**Supplementary notes:****Model Skill Loan Scheme**

- The scheme is aimed at providing easy access to advanced-level skill courses, which potentially pose a significant financial barrier for many deserving students and candidates to gain futuristic and in-demand industry skills.
- The Scheme applies to all member banks of the Indian Banks' Association (IBA) and other banks and financial institutions as advised by the Reserve Bank of India (RBI).
- **Features:**
  - **Eligibility:** Any Indian National who has secured admission in a course run by Industrial Training Institutes (ITIs), Polytechnics, or in a school recognised by Central or State Education Boards or in a college affiliated with a recognised university, training partners affiliated to National Skill Development Corporation (NSDC) Sector Skill Councils, State Skill Mission, or State Skill Corporation can avail loan for the purpose.
  - No specific restriction with regard to age.
  - **Courses:** Aligned with NSQF.
  - **Duration of Course:** No minimum duration.
  - **Quantum of Finance:** Rs. 5,000-1,50,000. Now, increased to Rs 7.5 lakh.

**Why in news?**

- The finance minister recently announced a revision to the model skill loan scheme, which will now facilitate loans up to Rs 7.5 lakh backed by a guarantee from a government-promoted fund.

**20. Correct Option: (b)****Explanation:**

- **Statement 1 is incorrect:** The Pradhanmantri Suryoday Yojana seeks to outfit 10 million households with rooftop solar panels. The scheme will reduce the consumption of grid-connected electricity and save bills for consumers.
  - Surplus power generated from rooftop solar plants can be sent to a grid as per metering provisions, according to the government. The consumer can receive monetary benefits for the surplus exported power per prevailing regulations.

- **Statement 3 is incorrect:** The annual income of applicants should not exceed Rs 150,000.

**Supplementary notes:****Pradhan Mantri Sarvodaya Yojana**

- Pradhanmantri Suryodaya Yojana aims to provide electricity to low and middle-income individuals through solar rooftop installations, along with offering additional income for surplus electricity generation.
- The Prime Minister also directed that a massive national campaign should be started to mobilize residential segment consumers to adopt rooftop solar in large numbers.

**Why in news?**

- Finance Minister Nirmala Sitharaman's Budget address gave a fillip to several commitments made in the interim Budget in February to incentivize clean energy but stopped short of announcing new schemes.

**21. Correct Option: (c)****Explanation:**

- **Option (c) is correct:** Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan (PM KUSUM) Scheme is a scheme for farmers for installation of solar pumps and grid-connected solar and other renewable power plants in the country. This has been launched by the Ministry of New and Renewable Energy (MNRE).

**Supplementary notes:****PM KUSUM**

- PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan) Scheme is aimed at ensuring energy security for farmers in India, along with honouring India's commitment to increase the share of installed capacity of electric power from non-fossil-fuel sources to 40% by 2030 as part of Intended Nationally Determined Contributions (INDCs).

**Why in news?**

- The report by the think tank Centre for Science and Environment (CSE) outlines findings from surveys conducted in Haryana, Punjab, Rajasthan, and Chhattisgarh and says the PM KUSUM scheme has achieved only 30 per cent of its targets after six years, with the 2026 deadline fast approaching.

**22. Correct Option: (a)****Explanation:**

- **Statement 1 is correct:** POSCO Act lays out the protocol for the media and imposes the obligation to conceal the name of the child victim, until the Special Court gives its permission for the information to be made public.
- **Statement 2 is incorrect:** The Act does not make a difference based on the gender of the victim or the assaulter. Any person under the age of 18 is considered a child and it has gender neutral provisions.

**Supplementary notes:****The Protection of Children from Sexual Offences (POCSO) Act**

- The **POCSO Act, 2012** was enacted to safeguard the children's interests. The POCSO Act, 2012 tends to protect the child from sexual offenses.
- The act is gender-neutral and recognizes both girls and a boy as a victim of sexual violence.
- This law defines a child as any person below the age of 18 years.
- **Forms of sexual offense:** It defines different forms of sexual offenses including;
  - penetrative and non-penetrative assault
  - sexual harassment
  - Pornography
- **Sexual intent under POCSO:** The provision defining the offence of sexual assault against children under the Protection of Children from Sexual Offences (POCSO) Act must be looked at from the victim's perspective and if the sexual intent is present then the offence is made out even without "skin-to-skin contact."

**Why in news?**

- Criminal proceedings can be initiated against a woman for committing the offence of "penetrative sexual assault" on a child, the Delhi High Court has said, noting that the offence is not restricted to only men.

**23. Correct Option: (c)****Explanation:**

- **All statements are correct**

**Supplementary notes:****Pradhan Mantri Awas Yojana-Urban 2.0 Scheme**

- The Union Cabinet on 10th June 2024 resolved to assist 3 crore additional rural and urban households for the construction of houses, to meet the housing requirements arising out of the increase in the number of eligible families.
- In pursuance of the Hon'ble Prime Minister's vision, PMAY-U 2.0, with an investment of Rs. 10 lakh crore, will address the housing needs of one crore families, ensuring that every citizen leads a better quality of life.
- In addition, the corpus fund of Credit Risk Guarantee Fund Trust (CRGFT) has been increased from Rs. 1,000 crore to Rs. 3,000 crore to provide benefit of credit risk guarantee on affordable housing loans from Banks/Housing Finance Companies (HFCs)/Primary Lending Institutions (PLIs) to Economically Weaker Section (EWS)/Low Income Group (LIG) segments for construction/purchase of their first home. Further Management of Credit Risk Guarantee Fund will be transferred to National Credit Guarantee Company (NCGTC) from National Housing Bank (NHB).
- Credit Risk Guarantee Fund Scheme is being restructured and modified guidelines will be issued by Ministry of Housing & Urban Affairs (MoHUA).

**Why in news?**

- The Union Cabinet has approved Pradhan Mantri Awas Yojana-Urban (PMAY-U) 2.0 under which financial assistance will be provided to 1 crore urban poor and middle-class families through States/Union Territories (UTs)/PLIs to construct, purchase or rent a house at an affordable cost in urban areas in 5 years. The Government Assistance of Rs. 2.30 lakh crore will be provided under the Scheme.

**24. Correct Option: (c)****Explanation:**

- **Statement 1 is correct:** Single men are not allowed.
- **Statement 2 is correct:** Only a close relative of the couple can be a surrogate mother, one who can provide a medical fitness certificate. She should have been married, with a child of her own, and must be between 25 and 35 years old, but can be a surrogate mother only once.

**Supplementary notes:****Surrogacy Act**

- The surrogate agrees to give the child to that person or couple after the birth.
- **Types of Surrogacies:**
  - **Commercial Surrogacy:** It includes surrogacy or its related procedures undertaken for a monetary benefit or reward (in cash or kind) exceeding the basic medical expenses and insurance coverage.
  - **Altruistic Surrogacy:** It involves no monetary compensation to the surrogate mother other than the medical expenses and insurance coverage during the pregnancy.

**Why in news?**

- The petitioner's husband had claimed since his sister-in-law was the egg donor, she had a legitimate right to be called a biological parent of the twins and that his wife had no right over them.
- A sperm or egg donor has no legal right to the child and cannot claim to be its biological parent, the Bombay High Court held.

**25. Correct Option: (c)****Explanation:**

- **All statements are correct**

**Supplementary notes:****Jiyo Parsi Portal**

- This web Portal for this unique scheme would enable more Parsi Couples to take advantage.
- The Portal would enable them to apply online, check the status of their application and to receive the financial assistance online through Direct Benefit Transfer (DBT) mode.
- The Jiyo Parsi scheme is a unique Central Sector Scheme implemented by the Ministry of Minority Affairs with the objective to reverse the declining trend of Parsi population by adopting a scientific protocol and structured interventions and to stabilize their population. The scheme provides financial assistance to the Parsi Couples for medical treatment under standard medical protocol and towards childcare and assistance to dependent elderly.

**Why in news?**

- Shri Kiren Rijju, Union Minister of Minority Affairs launched the Jiyo Parsi scheme Portal today.

**26. Correct Option: (a)****Explanation:**

- **Statements 1 & 2 are correct:** Vigyan Yuva-Shanti Swarup Bhatnagar (VY-SSB) award for young scientists up to the age of 45. It has replaced the Shanti Swarup Bhatnagar (SSB) award.
- **Statement 3 is incorrect:** The **Vigyan Ratna Award** is the **highest honor** given by the Government of India to recognize lifetime contributions in science and technology.
  - It is part of the Rashtriya Vigyan Puraskar scheme, which also includes the Vigyan Shri, Vigyan Yuva-Shanti Swarup Bhatnagar, and Vigyan Team awards.

**Supplementary notes:****Vigyan Yuva-Shanti Swarup Bhatnagar (VY-SSB) awards**

- The Government of India has announced the "Rastriya Vigyan Puraskar" in the field of Science, Technology and Innovation.
- The National Award recognizes outstanding and inspiring scientific, technological and innovation contributions of researchers, technologist and innovators.
- The awards shall be given in following four categories:
  - **Vigyan Ratna (VR):** Maximum of three awards to be bestowed to recognize life time achievements & contributions made in given field of Science and Technology.
  - **Vigyan Shri (VS):** Maximum of 25 awards to be given to recognize the distinguished contributions in given field of Science and Technology.
  - **Vigyan Yuva: Shanti Swarup Bhatnagar (VY-SSB) award:** Maximum of 25 awards to be given to recognize and encourage young scientists who made an exceptional contribution in given field of Science and Technology.
  - **Vigyan Team (VT) award:** Maximum of three awards may be awarded to a team comprising of three or more scientists/researchers/innovators who have made an exceptional contribution working in a team in given field of Science and Technology.

- The Rashtriya Vigyan Puraskar shall be given in the following 13 domains, namely: Physics, Chemistry, Biological Sciences, Mathematics & Computer Science, Earth Science, Medicine, Engineering Sciences, Agricultural Science, Environmental Science, Technology & Innovation, Atomic Energy, Space Science and Technology, and Others.

#### Why in news?

- The top scientific adviser to the government is learned to have indicated to a group of eminent scientists who sought a clarification on the process of choosing the recipients of a newly instituted set of national science awards that the final decision lies with the Union Minister for Science and Technology.

### 27. Correct Option: (c)

#### Explanation:

- Both statements are correct

#### Supplementary notes:

#### Bharat Startup Knowledge Access Registry (BHASKAR)

- **Bharat Startup Knowledge Access Registry, BHASKAR**, is envisioned as a **one-stop digital platform** where diverse startup ecosystem stakeholders can seamlessly connect and collaborate, catalysing the growth and success of the startup ecosystem across India.
- By providing a **comprehensive platform for connection, knowledge sharing, and searchability**, BHASKAR aspires to empower entrepreneurs and ecosystem stakeholders at every stage of their journey, driving forward a culture of innovation that propels India to the forefront of global entrepreneurship.
- BHASKAR will work as the **central one-stop digital platform that will house the ever-evolving** startup ecosystem stakeholders under one single roof, making it the largest digital registry of the startup ecosystem in the world in the coming times.
- By providing a BHASKAR ID to each participant of the startup ecosystem, BHASKAR ensures that every interaction within the platform is personalised, streamlined, and impactful.

#### Why in news?

- Union commerce and Industry Minister Piyush Goyal will launch the Bharat Startup

Knowledge Access Registry (BHASKAR), an interactive online platform to boost world's third-largest startup ecosystem further and to achieve Prime Minister Narendra Modi's vision of youth converting ideas into businesses.

### 28. Correct Option: (c)

#### Explanation:

- Both statements are correct

#### Supplementary notes:

#### Swachhata Hi Seva 2024

- The **Ministry of Micro, Small & Medium Enterprises (MSME) launched the Swachhata Hi Seva (SHS) 2024 Campaign on 17th September, 2024** with a Swachhata Pledge-taking ceremony led by Union Minister of MSME, Shri Jitan Ram Manjhi.
- Over 150 field formations across the country joined the event virtually, marking a collective commitment to cleanliness and hygiene.
- The Swachhata Hi Seva 2024 Campaign, from 17th September to 02nd October 2024, **celebrates the 10th anniversary of the Swachh Bharat Mission. This year's theme, "Swabhav Swachhata - Sanskaar Swachhata"**, aims to instil cleanliness as both a natural habit and a fundamental societal value. The Campaign encourages Jan Bhagidari (public participation), urging citizens to actively contribute to the nation's cleanliness efforts and recognize the essential role of Safai Mitras (sanitation workers).
- The key initiatives planned to be undertaken in the Swachhata Hi Seva 2024 Campaign by the Ministry of Micro, Small and Medium Enterprises and its field formations across the country are as follows:
  - **Cleanliness Target Units (CTUs):** Identified areas requiring immediate attention will be cleaned through Shramdaan, ensuring their transformation into clean, well-maintained spaces with the support of local communities.
  - **Recognition of Safai Mitras:** Safety kits will be distributed to Safai Mitras, acknowledging their contribution to maintaining cleanliness. Special Safai Mitra Suraksha Shivirs are being organized to provide health check-ups

and raise awareness about social security schemes for sanitation workers.

- **Tree Plantation Drives:** Tree plantation drives will be held to promote environmental sustainability, in line with the broader goal of creating a cleaner and greener India and with the spirit of 'Ek Ped Maa Ke Naam'.
- **Community Engagement:** Through comprehensive guidelines issued to the field formations, the Ministry is encouraging public participation in cleanliness drives. Youth and local communities at large will be mobilized to play a key role in the Campaign.

#### Why in news?

- The Swachhata Hi Seva 2024 campaign was launched nationally on September 17th by Vice President Shri Jagdeep Dhankar and Minister of Housing and Urban Affairs, Shri M.L. Khattar. They engaged with the leadership of Central Public Sector Units to discuss the adoption of Cleanliness Target Units (CTUs).

### 29. Correct Option: (a)

#### Explanation:

- **Statement 1 is incorrect:** The scheme will help in the procurement of pulses, oilseeds and copra by the Department of Agriculture and Farmers Welfare from farmers at MSP. As per the ministry, this will also motivate the farmers to cultivate more of these crops in the country and contribute to achieving self-sufficiency in these crops leading to a reduction in dependence on imports to meet domestic requirements
- **Statement 2 is correct:** PM-AASHA will now have the components of the price support scheme, the price stabilisation fund, the price deficit payment scheme and the market intervention scheme. The procurement of notified pulses, oilseeds, and copra at MSP under the price support scheme will be on 25 per cent of the national production of these notified crops from the 2024-25 season onwards which would enable states to procure more of these crops at MSP from farmers for ensuring remunerative prices and preventing distress sale.

#### Supplementary notes:

##### PM-AASHA scheme

- Giving a major boost to the pro-farmer initiatives of the Government and in keeping with Government's commitment and dedication for Annadata.

- It will help to protect farmers' income which is expected to go long way towards the welfare of farmers. Government has already increased the MSP of Kharif crops by following the principle of 1.5 times the cost of production.
- It is expected that the increase in MSP will be translated to farmer's income by way of robust procurement mechanism in coordination with the State Governments.

#### Why in news?

- To provide remunerative prices to farmers and control price volatility of essential commodities for the consumers, the Union Cabinet on Wednesday approved the extension of Pradhan Mantri Annadata Aay SanraksHan Abhiyan (PM-AASHA) schemes. The total financial outgo will be Rs 35,000 crore up to FY 2025-26. To serve the farmers and consumers more efficiently, the government has converged the price support scheme and price stabilisation fund schemes in PM-AASHA.

### 30. Correct Option: (b)

#### Explanation:

- **Statements 1 and 3 are correct:** One Nation, One Election refers to the idea of holding simultaneous polls for State Assemblies and the Lok Sabha instead of separate and continuous elections. Simultaneous elections would require amending Article 83 (relating to the duration of Houses of Parliament) of the Indian Constitution.
- **Statement 2 is incorrect:** Holding simultaneous elections would reduce accountability of the government. Regular state elections serve as feedback mechanism for the political parties.

#### Why in news?

- The Union cabinet has accepted a high-level committee's recommendations on 'One Nation, One Election' for holding simultaneous polls for the Lok Sabha, state assemblies and local bodies in a phased manner after a countrywide consensus-building exercise.

### 31. Correct option: (c)

#### Explanation:

- **All statements are correct**



**Supplementary notes:****PM Janjatiya Unnat Gram Abhiyan (PM-JUGA)**

- The Pradhan Mantri Janjatiya Unnat Gram Abhiyan envisions the comprehensive development of tribal areas and communities by addressing critical gaps in infrastructure, healthcare, education, and livelihoods.
- Through a coordinated approach and convergence of various Government of India schemes, the mission aims to ensure holistic, sustainable, and inclusive growth, empowering tribal communities to thrive and flourish in a SATURATION Mode.
- The mission seeks to develop enabling infrastructure and enhance socio-economic conditions in selected tribal-majority villages (with a population of 500 or more, and at least 50% tribal residents as well as villages in Aspirational Districts with a tribal population of 50 or more).
- By adopting a whole-of-government approach, the mission aims to improve access to education, healthcare, and skills.

**Why in news?**

- Prime Minister has launched the Dharti Aaba Janjatiya Gram Utkarsh Abhiyan, a package for basic scheme saturation in tribal-majority villages across **550 districts**, at an event in Jharkhand's Hazaribag district, where he also laid the foundation stones for a host of other projects intended to benefit tribal people across the country.

**32. Correct Option: (b)****Explanation:**

- **Statement 1 is incorrect:** It is a centrally sponsored scheme under which **pre-cooked meals** is served to students studying in **Balvatika** and classes I to VIII.
- **Statement 2 is incorrect:** It is applicable to government and government-aided schools.

**Supplementary notes:****About the scheme**

- This is a Centrally-Sponsored Scheme.
- The earlier name of the scheme was 'National Scheme for Mid Day Meal in Schools' popularly known as Mid Day Meal Scheme.
- It aims provide one hot cooked meal in Government and Government-aided schools from 2021-22 to 2025-26.

- It will cover all school children studying in Classes I-VIII of Government, Government-Aided Schools.
- The scheme covers about 11.80 crore children studying in 11.20 lakh schools across the country.

**Key highlights:**

- **Tithi Bhojan:** The concept of TithiBhojan will be encouraged extensively. TithiBhojan is a community participation programme in which people provide special food to children on special occasions/festivals.
- **School Nutrition Gardens:** Government is promoting the development of School Nutrition Gardens in schools to give children first-hand experience with nature and gardening. The harvest of these gardens is used in the scheme, providing additional micronutrients.
- **Social Audit of the scheme is made mandatory in all the districts.**
- Special provision is made for providing **supplementary nutrition** items to children in aspirational districts and districts with a high prevalence of Anaemia.
- **Cooking competitions** will be encouraged at all levels, right from village level to national level, to promote ethnic cuisine and innovative menus based on locally available ingredients and vegetables.
- **Vocal for Local for Atma Nirbhar Bharat:** Involvement of Farmers Producer Organizations (FPO) and Women Self Help Groups in the implementation of the scheme will be encouraged. Use of locally grown traditional food items for a fillip to local economic growth will be encouraged.
- **Field visits** for progress monitoring and inspections will be facilitated for students of eminent Universities / Institutions and also trainee teachers of Regional Institutes of Educations (RIE) and District Institutes of Education and Training (DIET).

**Why in News?**

- PM POSHAN scheme: Centre to bear additional cost of Rs. 425.62 cr in FY2024-25 due to inflation.

**33. Correct Option: (b)****Explanation:**

- **Statement 1 is correct:** FAME 3 will replace the temporary Electric Mobility Promotion Scheme (EMPS) 2024, which is set to expire in September.

- The second phase of FAME was rolled out in 2019 with an initial outlay of Rs 10,000 crore for three years. It was later extended up to March 2024 with an additional outlay of Rs 1,500 crore.
- **Statement 2 is incorrect:** The Ministry of Heavy Industries (MHI) formulated the FAME scheme in 2015 to promote the adoption of electric or hybrid vehicles in India.

#### Supplementary notes:

##### **FAME scheme**

- The Ministry of Heavy Industries had sanctioned 520 Charging Stations/ Infrastructure the Phase-I of the FAME India Scheme. Further, this Ministry has also sanctioned 2,877 Electric Vehicle Charging Stations in 68 cities across 25 States/UTs and 1576 charging stations across 9 Expressways and 16 Highways under Phase II of FAME India scheme.
- The Ministry of Heavy Industries has also sanctioned Rs. 800 Cr. as a capital subsidy to the three Oil Marketing Companies (OMCs) of the Ministry of Petroleum and Natural Gas (MoPNG) for establishment of 7,432 electric vehicle public charging stations.
- The Government of India has taken the following steps to give incentives/ subsidies on electric vehicles:
  - **Faster Adoption and Manufacturing of Hybrid and Electric Vehicles in India (FAME India):** The Government notified Phase-II of FAME India Scheme initially for a period of five years commencing from 1st April, 2019 with a total budgetary support of Rs. 10,000 crore. Under FAME-India Scheme phase-II, incentives are provided to buyers of electric vehicles in the form of an upfront reduction in the purchase price of electric vehicles.
  - **Production Linked Incentive (PLI) Scheme for Automotive Sector:** The Government on 15th Sep 2021 approved the PLI Scheme for Automotive Sector with a budgetary outlay of Rs. 25,938 crores to support domestic manufacturing of vehicles. Electric vehicles are covered under this PLI scheme.
  - **PLI Scheme for Advanced Chemistry Cell (ACC):** The Government on 12th May, 2021 approved PLI Scheme for the manufacturing of ACC in the country with a budgetary outlay of Rs. 18,100 crore. The scheme envisages

establishing a competitive ACC battery manufacturing setup in the country for 50 GWh. Additionally, 5GWh of niche ACC technologies is also covered under the scheme.

- **GST on EVs has been reduced from 12% to 5%; GST on chargers/ charging stations for EVs has been reduced from 18% to 5%.**
- Ministry of Road Transport & Highways (MoRTH) announced that the battery-operated vehicles will be given green license plates and be exempted from permit requirements.

#### **Why in news?**

- The government is expected to finalize the third phase of its flagship electric mobility adoption scheme FAME in a month or two as per the Union Heavy Industries Minister H D Kumaraswamy.

### **34. Correct Option: (b)**

#### **Explanation:**

- **Statement 1 is incorrect:** ANIIDCO was **incorporated on June 28, 1988 under the Companies Act.** Its objectives are trading of petroleum products, Indian made foreign liquor and milk, managing tourism resorts and infrastructure development for tourism and fisheries.

#### Supplementary notes:

##### **Andaman and Nicobar Islands Integrated Development Corporation (ANIIDCO)**

- **Andaman and Nicobar Islands Integrated Development Corporation Limited (ANIIDCO) was incorporated on 28th June 1988 under the Companies Act 1956 for rapid economic growth of the Islands.** The main objective of the Corporation is for holistic and sustainable development of the territory.
- **ANIIDCO ensures supply of petroleum products like petrol, diesel and lubricants at various parts of A & N Islands** and commenced its operation in January 1990 by opening a Petrol pump at Junglighat as a dealer of Indian Oil Corporation.
- The Islands offers innumerable opportunities for tourism through water sports and adventure tourism such as trekking, island camping, snorkeling and scuba diving, sea aquarium, National Park, Inter Island cruises liner etc.

- ANIIDCO is engaged in the business of production and marketing of milk and milk products since May 1991.

#### Why in news?

- The Andaman and Nicobar Islands Integrated Development Corporation (ANIIDCO) is the project proponent for the NITI Aayog-promoted ₹72,000 crore mega infrastructure project in Great Nicobar, the southernmost island in the Andaman and Nicobar archipelago. The project entails the construction of a trans-shipment port, a greenfield airport, a tourism and township project and a solar and gas-based power plant in Great Nicobar.

### 35. Correct Option: (d)

#### Explanation:

- **Statement-I is correct:** The scheme is implemented by the State Government on behalf of the Food Corporation of India.
- **Statement-II is incorrect:** The Central Government of India fixes and announces the MSP for the crops on the basis of the recommendations of the Commission for Agricultural Costs and Prices (CACP).
- **Statement-III is incorrect:** Commercial crops like cotton, soya bean, and sugarcane are also get MSP under this scheme, soya bean is not comes under commercial crop.

#### Supplementary notes:

##### Minimum Support Price (MSP) Scheme

- Minimum Support Price is a central government scheme for the benefit of farmers. Under this scheme, the central government announces the minimum support prices of various food grains.
- In order to enable the farmers to get the benefit of the MSP, the government procures the paddy/coarse grains of fair average quality (FAQ) from the farmers.
- Food Corporation of India works as the “Nodal Agency” of the Central Government in the State. **The scheme is implemented by the State Government on behalf of the Food Corporation of India.**
- **The Central Government of India fixes and announces the Minimum Support Price or MSP for the crops at the start of these Rabi and Kharif cropping seasons. This decision is made after the government carefully and extensively studies the major points made by the Commission for Agricultural Costs and Prices.**

- Today, there are 23 crops that get the MSP. These crops include Bajra, Wheat, Maize, Paddy, Barley, Ragi, and Jowar, pulses like tur, chana, urad, moong, and masoor, oilseeds like safflower, mustard, niger seed, soya bean, groundnut, sesame, and sunflower. Other than these, **commercial crops like cotton, copra, raw jute, and sugarcane are also provided with a Minimum Support Price or MSP.**

#### Why in news?

- Recently, the Madhya Pradesh government approved a proposal to increase the MSP for soya bean to ₹4,800 per quintal from the current price of close to ₹4,000.

### 36. Correct Option: (b)

#### Explanation:

- **Statement 2 is incorrect:** It will be administered by the **Ministry of Heavy Industries.**

#### Supplementary notes:

- **Machinery and Electrical Equipment Safety (Omnibus Technical Regulation) Order, 2024** the regulations cover more than an estimated 50,000 types of machinery, including key industrial equipment like pumps, compressors, centrifuges, cranes, looms, metal-cutting tools, transformers, and switchgear, which fall under 463 tariff lines or product categories.
- **These regulations apply to both machinery and their parts or subassemblies** and will require manufacturers to comply with the safety and conformity standards set forth by the Bureau of Indian Standards (BIS).

#### Why in news?

- The new n by the MSME segment and delay the import of essential equipment.

### 37. Correct Option: (d)

#### Explanation:

- **All statements are correct**

#### Supplementary notes:

##### Gramin Krishi Mausam Sewa (GKMS) scheme

- The scheme is under the **Ministry of Earth Sciences.**
- Under the Gramin Krishi Mausam Sewa (GKMS) scheme, Agro-Meteorological

Advisory Services (AAS) are issued biweekly to provide farmers with weather-based advisories for better planning of agricultural activities.

- It aims to **provide accurate crop specific advisories to the farmers.**
- The scheme is **implemented by India Meteorological Department in collaboration with State Agricultural Universities /Indian Council of Agricultural Research etc.**
- It **issues crop and location specific weather based agro advisories** for the benefit of farming community.
- Under this, **district level weather forecast for next 5-days** in respect of rainfall, maximum temperature, minimum temperature, wind speed, wind direction, relative humidity and clouds, weekly cumulative rainfall forecast and Crop specific advisories are provided to farmers.
- GKMS of IMD has been successful in **providing crop specific advisories** to farmers through different print/visual/Radio/ IT based media including short message service (SMS) and Interactive Voice Response Service (IVRS) facilitating appropriate field level actions.
- Based on the weather forecast, **Agromet Advisories** are prepared in **collaboration with 130 Agromet Field Units (AMFUs)** and communicated to the farming community.
- The **Agro-meteorological Advisory Services (AAS)** under the GKMS is operated to prepare **biweekly weather based bulletins.**
- AAS rendered by IMD is a step to weather-based crop and livestock management strategies and operations dedicated to enhancing crop production besides reducing crop damage and loss due to extreme weather events.
- The GKMS of IMD has been successful in providing the crop specific agro meteorological advisories in vernacular languages to about 22 million farmers in the country.

#### Why in news?

- Recently, *PTI* reported that the India Meteorological Department (IMD) is planning to revive District Agro-Meteorology Units (DAMUs) under the Gramin Krishi Mausam Sewa (GKMS) scheme. The IMD established 199 DAMUs in 2018 in collaboration with the Indian Council of Agricultural Research. The aim was to use

weather data to prepare and disseminate sub-district level agricultural advisories. In March, DAMUs were shut down following an order issued by the IMD.

### 38. Correct Option: (b)

#### Explanation:

- **Statement 3 is incorrect:** The test is mandatory for licensing and enrolment in State or National Registers after completing a one-year internship, and the structure is a problem-based examination featuring **clinical case scenarios, images, and videos to evaluate practical skills.**
  - Those interns who have not completed their internship but qualified in the National Exit Test (Next) shall be eligible to register in the State or National registration board **only after completing a one-year internship.**

#### Supplementary notes:

##### National Exit Test (NeXT)

- The NeXT is a key examination introduced by the **National Commission for Indian System of Medicine (NCISM) under the NCISM Act, 2020.**
- It is designed to assess the clinical competency, understanding of medical ethics, and ability to handle medico-legal cases for **Ayurveda, Siddha, Unani, and Sowa-Rigpa graduates.**
- In today's Press Conference Minister also introduced a major nationwide campaign "Desh Ka Prakriti Parikshan Abhiyan" focused on the health and wellbeing of all citizens. He also added that the campaign to be led by the Ministry of Ayush and the National Commission for Indian System of Medicine (NCISM).
- This initiative aims to promote health through natural practices. This campaign will engage over 4.5 lakh participants, including 1,35,000 students, 20,000 postgraduate students, 18,000 teachers, and 3 lakh practitioners. The goal is to enhance public interest in Ayurveda and boost the economic growth.

#### Why in news?

- Union Minister of State for Ayush (Independent Charge) Shri Prataprao Jadhav today announced that the National Exit Test (NeXT) for Ayush will be effective from 2021-2022 batch onwards. The Minister was addressing media during the press conference.

### 39. Correct Option: (d)

#### Explanation:

- **Statement 1 is correct:** The MHA has also issued advisories to States/Union Territories on prison visitation rights of the Queer community and on law-and-order measures to be taken to ensure they do not face any threat of violence, harassment or coercion.
  - The Department of Financial Services of the Finance Ministry also issued a clarification last week, saying that couples in Queer relationships and **LGBTQIA+ couples cannot be prevented from opening joint bank accounts and that they can nominate each other as beneficiaries.**
  - However, some private banks had taken similar initiatives as early as 2021 as part of their campaigns for “inclusive” banking.
- **Statement 2 is correct:** Due to their low proportion, Sexual minorities feature low on the priority list of political parties. They have no political representation as they fail to get even the opportunity to contest due to social prejudice. This leads to absence of their perspective in legislation e.g., the **Assisted Reproductive Technology (Regulation) Act, 2021 allows only heterosexual couples to use ARTs.** Similarly Rights of Sexual Minorities are not covered under Maternity Benefits Act, 2017.

#### Supplementary notes:

##### LGBTQ+ community Rights

- **The Transgender Persons (Protection of Rights) Act, 2019** prohibits any person or organization from discriminating against transgenders in matters of employment, recruitment, promotion and other related issues.
- **The Citizenship Act, 1955** provides for the acquisition and determination of Indian Citizenship. It doesn't, expressly or impliedly, require a determinate sex or gender identity as a pre-condition for acquiring citizenship. For someone to be a voter (elector), the person needs to be a citizen of India. Transgenders persons can also enroll as electors.
- The **Registration of Births and Deaths Act, 1969** does not mention anything about “sex”/ “gender” of a person to be registered in case of birth or death. The Act is gender-neutral.

- **The Immoral Traffic Prevention Act (ITPA), 1956 (amended in 1986)** is the principal instrument that prevents the trafficking of women and children into prostitution. With the Amendment of 1986, the scope and ambit of the Act became applicable to both male and female sex workers and also to those whose gender identity was indeterminable.
- The UGC Anti-Ragging Regulations (2009) binds both public and private universities to take cognizance of complaints of homosexual assaults. Further, in 2016, UGC has also recognized gender identity and sexual orientation as the grounds for ragging and discrimination.

#### Why in news?

- The Centre mentioned that LGBTQIA+ couples and partners in Queer relationships will now be considered as part of the same household for ration cards, an advisory for which was recently issued by the Department of Food and Public Distribution.

### 40. Correct Option: (a)

#### Explanation:

- **Statement 1 is correct:** The Swachh Bharat Mission (Clean India Mission) was launched in 2014 to focus on sanitation and waste management in India. One of its key goals is making India open defecation-free (ODF) by building toilets and encouraging better sanitation practices.
- **Statement 2 is incorrect:** The **EPI ranks countries** based on environmental performance indicators across categories such as **climate change performance, environmental health, and ecosystem vitality.** The Environment Performance Index (EPI) is a ranking system that evaluates a country's performance on environmental health. **It's a biennial report developed by the Yale Center for Environmental Law & Sustainability in collaboration with the World Economic Forum and the Columbia University Center for International Earth Science Information Network.**

#### Supplementary notes:

##### Swachh Bharat Mission

- “A clean India would be the best tribute India could pay to Mahatma Gandhi on his 150 birth anniversary in 2019,” said Shri Narendra Modi as he launched the Swachh Bharat Mission at Rajpath in New Delhi.

- On 2nd October 2014, Swachh Bharat Mission was launched throughout length and breadth of the country as a national movement. The campaign aims to achieve the vision of a 'Clean India' by 2nd October 2019.
- The Swachh Bharat Abhiyan is the most significant cleanliness campaign by the Government of India.

#### Why in news?

- Three years into the five-year Swachh Bharat Mission (SBM) Urban 2.0, big cities are yet to clear any land in half of their legacy landfill sites, with only 38% of the total dumped waste being remediated so far, government data shows.
- Launched in 2021, the SBM Urban 2.0 has the target of clearing around 2,400 legacy landfill sites in the country by 2025-2026. The SBM dashboard maintained by the Ministry of Housing and Urban Affairs showed on September 27 that out of the 69 landfill sites in cities with population over 1 million, land is yet to be cleared in 35 sites.

#### 41. Correct Option: (b)

##### Explanation:

- **Statements 1 and 2 are incorrect:** Vigyan Ratna category of the award will be given for the lifetime achievement of scientists. These awards will be given annually.
- **Statements 3 and 4 are correct:** The awards can also be given to Persons of Indian Origin (PIOs). The awards are announced on National Technology Day.

##### Supplementary notes:

##### Rashtriya Vigyan Puraskar

- In the first edition of the Rashtriya Vigyan Puraskar, 33 awards were presented to distinguished scientists in four categories - Vigyan Ratna, Vigyan Shri, Vigyan Yuva, and Vigyan Team.
- The **Vigyan Ratna Award, given to the scientists who have made lifetime contributions in any field of Science and Technology**, was presented to Prof. Govindarajan Padmanabhan, a pioneer of molecular biology and biotechnology research in India.
- The **Vigyan Shri Awards**, given to the scientists who have made distinguished contributions to Science and Technology, were presented to 13 scientists for their path-breaking research in their respective

domains. The Vigyan Yuva-SSB award, given to recognize scientists who have exceptionally contributed to any field of science and technology, was given to 18 scientists for their significant contribution in the areas spanning from the study on the warming of the Indian Ocean and its consequences, to the development of indigenous 5G base station and communication and precision tests of quantum mechanics.

- The **Vigyan Team Award**, given to a team of 3 or more scientists for making ground-breaking research contributions in any field of science and technology, was given to the team of Chandrayaan-3 for the successful landing of Chandrayaan-3 lander near the south pole of the moon.

#### Why in news?

- A record 5,352 Indian scientists have been featured in Stanford's 2024 top 2% list, reflecting the nation's growing influence in global scientific research and innovation.

#### 42. Correct Option: (a)

##### Explanation:

- **Statement 1 is incorrect:** The recent extension of the Ayushman Bharat scheme provides health insurance coverage specifically to **all senior citizens aged 70 years and above**, not 65 years.
- **Statement 2 is incorrect:** The governments of Delhi and West Bengal have **not implemented** the Ayushman Bharat scheme since 2019.

##### Supplementary notes:

##### Overview

- **Launch Date:** September 23, 2018.
- **Objective:** To achieve Universal Health Coverage (UHC) in India by providing financial protection against health expenses, particularly for the economically disadvantaged.

##### Coverage and Benefits

- **Global Significance:** Recognized as the **largest health assurance scheme** worldwide.
- **Financial Coverage:** It provides up to **₹5 lakh per family** annually for secondary and tertiary care hospitalization.
- **Target Group:** It is specifically designed to benefit the most vulnerable sections of Indian society, including low-income families.

### Key Features

- **Cashless Services:** Beneficiaries can access healthcare services without any upfront payments, reducing financial barriers at the point of care.
- **Prevention of Catastrophic Expenditure:** Aims to prevent over **6 crore** Indians from falling into poverty each year due to health-related expenses.
- **Hospitalization Coverage:** Covers up to **3 days of pre-hospitalization** and **15 days of post-hospitalization** costs, including diagnostics and medications.
- **Inclusivity:** No restrictions on family size, age, or gender, making the scheme accessible to all.
- **Pre-existing Conditions:** Covers all pre-existing medical conditions from the first day of enrollment.
- **Comprehensive Service Package:** Encompasses **1,949 medical procedures** across **27 specialties**, including essential services like free drugs, diagnostics, food, and lodging during hospital stays.

### Recent Expansion

- **New Coverage for Senior Citizens:** The Union Cabinet recently approved an expansion to provide comprehensive health insurance to senior citizens aged **70 and above**, ensuring coverage of up to **5 lakh** per family, regardless of income.

### Achievements

- **Health Equity:** Over the past six years, PM-JAY has sought to address health inequities in India by transitioning to an integrated, need-based healthcare approach.
- **Sustainable Development Goals (SDGs):** Aligns with India's commitment to achieving the SDGs by ensuring that health equity is prioritized and that "no one is left behind."
- **Impact:** As of September 9, 2024, over **35.4 crore Ayushman cards** have been issued, significantly enhancing healthcare access for millions across **33 States and Union Territories** (excluding NCT Delhi, West Bengal, and Odisha).
- **Gender Distribution:** Approximately **49%** of Ayushman cards have been issued to women.
- **Hospital Network:** Over **30,529 hospitals** empaneled, comprising **17,063 public** and **13,466 private hospitals**, providing a broad spectrum of healthcare options.

- **Financial Impact:** The program has contributed to a **21% reduction** in out-of-pocket healthcare expenses, enabling families to focus on their health without financial burdens.

### Why in news?

- PM Modi Extends Ayushman Bharat Coverage to Senior Citizens Above 70.

## 43. Correct Option: (c)

### Explanation:

- All statements are correct

### Supplementary notes:

#### Overview of Child Stunting in India

- **Definition:** Child stunting is a form of malnutrition characterized by low height for age, reflecting chronic undernutrition. It has long-term effects on cognitive and physical development.
- **Statistics:** As per the National Family Health Survey (NFHS), **India has a stunting rate of around 19.3%, which is higher than many countries in Sub-Saharan Africa**, despite the region's own challenges with malnutrition.

#### Factors Contributing to High Stunting Rates

- **Caste Disparities:**
  - **Access to Resources:** Caste systems in India often lead to unequal access to nutrition, healthcare, and educational opportunities. Marginalized communities typically face higher levels of poverty, leading to food insecurity.
  - **Social Discrimination:** Discrimination based on caste can result in poorer health outcomes due to limited access to quality healthcare services and education.
- **Economic Disparities:**
  - **Poverty:** A significant portion of the population, especially in rural areas, lives below the poverty line, limiting their access to adequate nutrition and healthcare.
  - **Employment Opportunities:** Economic opportunities often favor upper-caste individuals, leading to persistent poverty among lower castes.
- **Healthcare Access:**
  - **Inequality in Health Services:** Healthcare infrastructure varies

significantly between urban and rural areas. Rural regions often lack adequate health facilities, leading to higher child mortality and stunting rates.

- **Nutritional Deficiencies:**
  - **Dietary Practices:** Cultural and economic factors can lead to inadequate diets that do not provide essential nutrients necessary for child growth and development.

#### Government Initiatives

- **Integrated Child Development Services (ICDS):** Aimed at combating malnutrition and improving child health, these programs have seen varied success across different caste groups.
- **National Nutrition Mission:** This initiative focuses on reducing stunting and improving nutritional outcomes among children, pregnant women, and lactating mothers, with an emphasis on community-based interventions.

#### Why in news?

- India's Child Stunting Rates Higher than Sub-Saharan Africa Due to Caste Disparities.

#### 44. Correct option: (a)

##### Explanation:

- **Statement 1 is incorrect:** The Rules are intended to support and enhance the implementation of the Rights of Persons with Disabilities Act, 2016. They are not designed to undermine the Act or provide unequal opportunities.

##### Supplementary notes:

- The **Rights of Persons with Disabilities Act, 2016, aims to empower individuals with disabilities and ensure their rights are protected.** The Rules serve as a detailed framework to operationalize the provisions of this Act.
- **Key Provisions:**
  - **Establishment of Central Advisory Board:** The Central Advisory Board is a critical element, comprising representatives from various sectors to ensure comprehensive advice on disability-related policies.
  - **Identification of Disabilities:** The Rules set forth clear guidelines for identifying disabilities, which helps in creating accurate records and ensuring

that individuals are recognized for their specific needs and entitled benefits.

- **Enforcement and Monitoring:**
  - The Rules include mechanisms for monitoring the implementation of the Act and its associated benefits, ensuring accountability from government bodies and service providers.
- **Inclusive Approach:**
  - The framework promotes an inclusive approach, mandating awareness programs and accessibility measures across various public and private sectors.
- **Rights and Entitlements:**
  - The Rules emphasize the entitlements of individuals with disabilities, including access to education, employment, healthcare, and social services, thereby promoting a more equitable society.

#### Why in news?

- Centre finalises stricter norms for disability certificates

#### 45. Correct Option: (a)

##### Explanation:

- **Statement-I is correct:** The addition of developing nations' bonds into emerging market indices often attracts foreign investors, thereby increasing capital inflows and enhancing market liquidity.
- **Statement-II is correct:** Being part of these indices can bolster the credibility and visibility of a country's bond market, leading to potential reductions in borrowing costs for both the government and local corporations.

##### Supplementary notes:

#### Market Bond Indices

- Inclusion in prominent emerging market bond indices such as JP Morgan's Emerging Market Bond Index (EMBI) or Barclays Emerging Markets Local Currency Government Bond Index can expose a country's debt instruments to a broader investor base.
- This exposure can mitigate perceived risks associated with investing in developing economies, thereby potentially reducing the cost of borrowing for governments and corporations within those nations.



- Additionally, inclusion in these indices can serve as a signal of a country's economic stability and maturity, further enhancing investor confidence and attracting more capital inflows.
- However, there may also be risks associated with increased exposure to global financial markets, including volatility and susceptibility to external shocks.

#### Why in news?

- After Morgan Stanley, Bloomberg will also add Indian bonds in its Emerging market Indexes in January.

### 46. Correct Option: (a)

#### Explanation:

- **Statement 2 is incorrect:** The PHFI focuses on broad dimensions of public health that encompass promotive, preventive and therapeutic services, many of which are frequently lost sight of in policy planning as well as in popular understanding.
  - Over the past decade, PHFI has begun to play a transformative role in India's public health environment. In doing so, it engages a wide array of stakeholders who include central and state governments, national and international donors, civil society, academic and research institutions, and the communities that PHFI works with. It works independently.

#### Supplementary notes:

#### Public Health Foundation of India (PHFI)

- The Public Health Foundation of India (PHFI) is a public private initiative that has collaboratively evolved through consultations with multiple constituencies including Indian and international academia, state and central governments, multi & bi-lateral agencies and civil society groups. PHFI is a response to redress the limited institutional capacity in India for strengthening training, research and policy development in the area of Public Health.
- Structured as an independent foundation, PHFI adopts a broad, integrative approach to public health, tailoring its endeavours to Indian conditions and bearing relevance to countries facing similar challenges and concerns.
- The Prime Minister of India, Dr. Manmohan Singh, launched PHFI on March 28, 2006 at New Delhi.

#### Why in news?

- In the first global rankings for schools of public health, the Public Health Foundation of India (PHFI) has secured an impressive second place, surpassing Harvard.

### 47. Correct Option: (c)

#### Explanation:

- **Statement-I is correct:** The Financing Agrochemical Reduction and Management Programme – or FARM – seeks to change that, elaborating the business case for banks and policy-makers to reorient policy and financial resources towards farmers to help them adopt low and **non-chemical alternatives to toxic agrochemicals and facilitate a transition towards better practices.**
- **Statement-II is incorrect:** FARM is led by the **UN Environment Programme (UNEP)** with financial support from the Global Environment Facility (GEF).

#### Supplementary notes:

#### FARM Act

- The Financing Agrochemical Reduction and Management Programme (FARM) is a \$379 million, five-year initiative to combat agrochemical pollution. Funded by the Global Environment Facility, the programme is led by UNEP, with the support of United Nations Development Programme, United Nations Industrial Development Organization, and the African Development Bank. Participating countries include **Ecuador, India, Kenya, Laos, Philippines, Uruguay, and Vietnam.**

#### About the Global Environment Facility

- The Global Environment Facility (GEF) is a multilateral fund dedicated to confronting biodiversity loss, climate change, pollution, and strains on land and ocean health.
- Its grants, blended financing, and policy support helps developing countries address their biggest environmental priorities and adhere to international environmental conventions.
- Over the past three decades, the GEF has provided more than \$24 billion in financing and mobilized another \$138 billion for more than 5,700 national and regional projects.

#### About the UN Environment Programme

- UNEP is the leading global voice on the environment. It provides leadership and

encourages partnership in caring for the environment by inspiring, informing and enabling nations and peoples to improve their quality of life without compromising that of future generations.

#### Why in news?

- The governments of Ecuador, India, Kenya, Laos, Philippines, Uruguay, and Vietnam have come together to launch a \$379 million initiative to combat pollution from the use of pesticides and plastics in agriculture.

### 48. Correct Option: (a)

#### Explanation:

- **Statement 1 is correct:** The digital gatekeepers can use people's data—users must give their explicit consent for their activities to be tracked for advertising purposes.
- **Statement 2 is incorrect:** Gatekeepers are banned from ranking their products or services higher than others in online searches. According to the rules, any service offered by the company that meets two criteria is gatekeeper designated. These are:
  - They have a market value of at least EUR 75 billion (approximately \$82 billion), and
  - Either own a social platform or app that is used by at least 45 million people every month or have at least 10,000 active business users.

#### Supplementary notes:

##### Digital Markets Act (DMA)

- It is a groundbreaking European law aiming to prevent large online platforms that connect consumers with content, goods, and services from abusing their market power.
- The European Commission believes that keeping the big internet companies in check can lead to more competition and choice, greater innovation, better quality, and lower prices.
- Tech companies say they have deployed thousands of engineers to meet a Digital Markets Act requirement that six "gatekeepers" – which provide services like search engines and chat apps used by other businesses – give users and rivals more choices.

#### Why in news?

- The European Union is investigating **Apple, Google, and Meta** for potential violations

of the new Digital Markets Act, which aims to curb the power of big tech companies and create a more level playing field for smaller businesses.

### 49. Correct Option: (b)

#### Explanation:

- **Statement 1 is incorrect:** Identification of beneficiaries/households under NFSA is done by the respective State/UT Government, which is required to frame its criteria.
- **Statement 2 is correct:** Foodgrains under NFSA were to be made available at subsidized prices of Rs. 3/2/1 per kg for rice, wheat and coarse grains respectively for an initial period of three years from the date of commencement of the Act (July 13, 2013).
  - Thereafter, prices were to be fixed by the Central Government from time to time, but not exceeding MSP. The government has decided from time to time to continue the above-mentioned subsidized prices.
- **Statement 3 is correct:** The NFSA includes provisions for providing a food security allowance to entitled individuals if they do not receive their entitled food quantities from the Public Distribution System (PDS). In the case of non-supply of food grains, households will receive a food grain security allowance from the concerned State Government to be paid to each person, within such time and manner as may be prescribed by the Central Government.

#### Supplementary notes:

##### National Food Security Act (NFSA) of 2013

- The National Food Security Act (NFSA) of 2013, enacted on July 5, 2013, represents a significant shift towards a rights-based approach to food security from a welfare perspective. Under the Act, up to 75% of the rural and 50% of the urban populations are legally entitled to subsidized food grains through the Targeted Public Distribution System (T-PDS).
- This means that approximately two-thirds of the population benefits from highly subsidized food grains. Additionally, as a measure of women's empowerment, the eldest woman aged 18 years or above is designated as the head of the household for issuing ration cards under this Act.

#### Why in news?

- Amid an extended ban on onion exports, farmers and traders are miffed that some

shipments allowed by the government to markets like the United Arab Emirates (UAE) have been sold at a pittance, even as global prices have soared, yielding windfall profits for selected importers.

- An Indian farmer is being paid just Rs. 12 to Rs. 15 rupees for a kg of onions procured for export, but the same onions are then being sold in UAE stores for more than Rs. 120 per kg, exporters alleged.

## 50. Correct Option: (b)

### Explanation:

- **Statement 1 is correct:** CDP-SURAKSHA is for disbursing subsidies to horticulture farmers under the Cluster Development Programme (CDP).
- **Statement 2 is correct:** It facilitates instant subsidy disbursement to farmers' bank accounts using the e-RUPI voucher from the National Payments Corporation of India (NPCI).
- **Statement 3 is incorrect:** The platform is yet to be unveiled at the national level, around 8,400 farmers' details have been uploaded on the CDP-SURAKSHA platform so far.

### Supplementary notes:

#### CDP-Suraksha

- The CDP-SURAKSHA is essentially a digital platform. It will allow an instant disbursement

of subsidy to farmers in their bank account by utilising the e-RUPI voucher.

- SURAKSHA stands for "System for Unified Resource Allocation, Knowledge, and Secure Horticulture Assistance."
- The CDP-SURAKSHA has features such as database integration with PM-KISAN, cloud-based server space from NIC, UIDAI validation, eRUPI integration, local government directory (LGD), content management system, geotagging, and geofencing.
- The platform allows access to farmers, vendors, implementing agencies (IA), and cluster development agencies (CDAs), and officials of the National Horticulture Board (NHB).
- While the platform is yet to be unveiled at the national level, around 8,400 farmers' details have been uploaded on the CDP-SURAKSHA platform so far. These included 8,000 farmers of Sahyadri Farms Private Ltd, which is implementing the grape cluster in Nasik, Maharashtra. The rest of the 400 farmers are from Meghalaya Basin Management Agency (MBMA), which is implementing the turmeric cluster in Meghalaya.

### Why in the News?

- CDP-SURAKSHA, govt's new digital platform to disburse subsidies to horticulture farmers

